

# The Journal Register

A TURLEY PUBLICATION | [www.turley.com](http://www.turley.com)

November 12, 2020 | Vol. CLXIX, No. 42 | \$1.00

[www.journalregister.turley.com](http://www.journalregister.turley.com)

## SCHOOL

# In their own words

## GVS students start new Veterans Day tradition

By Katherine B. Watts

MONSON — For the past 10 years, Granite Valley School students and staff have hosted a heartfelt assembly each November to honor the veterans in our community. Hundreds of students have invited their neighbors, friends and family members over the years to share in this special day. This student-led event educates participants about the importance of this day, while honoring all who have served our nation in the armed forces.

This year, we were unable to hold the assembly due to the pandemic — but that didn't stop several fourth and fifth grade students from celebrating the contributions of our vets, in a different way! The students crafted short essays to highlight the bravery, selflessness, and bravery of our troops.

Teachers Myriah Hudak and Pam Ellis facilitated the students' writing and then shared their pieces with "The Loop," the MPS weekly online newsletter.

We are so proud of our students!

The essay writers are: Fourth graders Elias Acuna, Olivia Har-vey, Mason Murphy, Noella Parker and Elle Somers and fifth graders



Taegan Bingle, Maya Summers, and Khloe Thomas.

Although we are unable to participate in person this year, the gratitude felt by our students and staff remains the same. Thank you to all of our veterans! It is our hope that we will continue this tradition for years to come.

Katherine B. Watts is principal of Granite Valley School.

## They are our heroes and role models

By Mason Murphy

Veterans are very important to everyone and everything in the world. They helped protect our country so all of us at home could feel safe each day. They not only fought for our country but they protected other countries too.

Veterans have helped many people in their lives.

My grandpa is a veteran. He served in the Vietnam War. He was drafted into the war and it was a very scary time for him. He was in the military police in the army and his rank was specialist fourth class. I am so proud of him and everyone else that served in this war and every single other war! Also my great

VETERANS | page 2

## EDUCATION

# Local schools roll with new COVID punches

By Michael Harrison  
[mharrison@turley.com](mailto:mharrison@turley.com)

REGION — With the number of COVID-19 cases rising, positive cases in some local schools caused protocols to kick in and last-minute disruptions to in-school classes.

However, while the week began with some tumult, it's winding down more quietly.

Palmer High School limited all classes to remote learning on Monday, but expected to return to the hybrid of in-school and at-home participation by Thursday.

"Barring anything that can happen over the next 24 or 48 hours, our expectations are we will be back on Thursday," Superintendent Patricia Gardner said Tuesday afternoon.

The school had less than a day's notice to notify parents and staff that the high school would be closed Monday to Wednesday and initiate the disinfecting procedures.

"We learned Sunday morning we have an adult at Palmer High who tested positive and with the help of the Palmer Health Department we did contact tracing and determined it was confined to three classrooms," Gardner said.

"So at that point we contacted any adults and students who were in those classrooms. We don't believe there was any contact closer than six feet and everyone was wearing a mask."

The adult who tested positive is a full-time employee of the district, but out of privacy concerns, that person's role was not disclosed.

The infection rate is up across the entire Commonwealth and new restriction mandates were announced by Gov. Charlie Baker last week to help curb the spread of the virus. Certain businesses were ordered closed and activities restricted between the hours of 9:30 p.m. and 5 a.m.

Like in other areas, COVID-19 cases have been spiking in Palmer, where the town was listed in the "red" or highest risk category, according to state-reported statistics released late last week.

Palmer: RED
Total Case Count: 104
Two Week case Count: 14
Average Daily Incidence Rate Per 100,000: 8.4
Relative Change In Case Count: Higher
Total Tests: 5,862
Total Tests Last 14 Days: 878
Positive Tests Last 14 Days: 20
Percent Positivity: 2.28%
Change In Percent Positivity: Higher
Monson: YELLOW
Total Case Count: 79
Two Week case Count: 7
Average Daily Incidence Rate Per 100,000: 5.93
Relative Change In Case Count: Lower
Total Tests: 4,086
Total Tests Last 14 Days: 584
Brimfield: RED
Total Case Count: 20
Two Week case Count: 5
Average Daily Incidence Rate Per 100,000: 9.56
Relative Change In Case Count: Higher
Total Tests: 1,630
Total Tests Last 14 Days: 219
Positive Tests Last 14 Days: 5
Percent Positivity: 2.28%
Change In Percent Positivity: Higher

Each week, typically by Thursday afternoon, statewide COVID-19 numbers, by community are reported on [massgov.com](http://massgov.com)

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## PALMER

# No split tax rate for FY 2020-'21

By Michael Harrison  
[mharrison@turley.com](mailto:mharrison@turley.com)

PALMER — Town Council voted 7-0 Monday night to keep a uniform tax rate in place for the 2020-'21 fiscal year.

The actual tax rate will be set later by the town's Board of Assessors.

The council's decision represents the status quo. Palmer has had the same tax rate for residential and other personal property as it levies on businesses for some time now, Council President Lorinda Baker said.

"This is my sixth year on council and it's been that way since before I got here, I think for quite a while," Baker said.

According to Baker, one advantage of a uniform rate is it encourages new business growth.

"We need more industrial and commercial businesses in town and if we charged a higher rate for businesses, that would negatively impact them wanting to do business in Palmer," Baker said.

Massachusetts law requires that every five years municipalities must assess all "real property" at 100% fair market value with the assessments certified and audited by

TAX | page 2



# Girl Scouts work with vets to honor others



Maya Rodriguez and Emily Provost of Brownie Troop 64913 in Palmer.



Girl Scout Amelia Labarre of Brownie Troop 64913 sets a new American flag by the grave of an Army veteran who died in 2002.



Brownie Troop 64913 members (back, from left) Chloe Paro, Sienna Labarre, Emily Provost, Maya Rodriguez, Amelia Labarre, and Tenley Bernal, and (front, from left) Clara Gould and Alexa Gould replaced flags on veterans' graves.

nity service, the girls learned more about those who serve in the U.S. Armed Forces and, though socially

distanced, made new friends in the AmVets members they worked with.

## COMMUNITY



Courtesy Photo

Palmer Ambulance Service Inc., is offering a subscription program free to all residents of Palmer and surrounding villages.

# Free ambulance service offered to all Palmer residents

By Jonah Snowden  
[jsnowden@turley.com](mailto:jsnowden@turley.com)

PALMER — Due to the ongoing COVID-19 pandemic, Palmer Ambulance Service Inc., has revised its Ambulance Subscription Program to make it free to all residents in the town or surrounding villages.

David K. Clark, director of Palmer Ambulance, said he brought this previously abandoned program back 10 years and charged a small fee to help ease the financial burden residents face from medical expenses.

"This year, COVID came around and I thought these people don't need another bill, so we continued to work with the subscribers from last year to this year free of

charge," said Clark.

"We also started getting calls about the elderly population who didn't get a subscription this year and when they called, I said 'don't worry about it, we're giving it to you for free.' That prompted me to say 'hey, let's get this out to every resident in the town.'"

The free subscription will be applicable to all members of a household and as for residents of Palmer, primary and secondary insurance carriers will be billed for the ambulance service and subscribers will not be responsible for any remaining balance.

To be eligible for this program, residents must reside within Palmer, Three Rivers Thorndike and Bonds-

AMBULANCE | page 2



Turley Publications staff photo by Jonah Snowden  
J. Stolar Co-owners and siblings Christopher Stolar and Renee Niedziela succeeded their father, the company's founder in the family business, which is now in its 40th year.

## 40 years and counting

*Keeping the family business going strong*

By Jonah Snowden  
jsnowden@turley.com

THREE RIVERS — It was in 1980, when John Stolar created the now well-known J. Stolar Insurance Agency. After his unfortunate passing his 2005, his children, Christopher Stolar and Renee Niedziela, took over and have now brought the agency into its 40th year in business.

The insurance agency covers home and auto insurance, commercial lines and more.

"A big service we offer is registry work, which has been the biggest part of our business as of late," Stolar said.

Niedziela said they also provide "old fashioned customer service."

Stolar said the company knows its customers on a personal level and combines an old fashioned style of business with modern-day technology.

"We know them and when they call we have that ability to be more personal than some of the big, online companies," said Stolar. "We also have the ability to do the same online tasks that the online companies can do. We can start a whole policy just over the computer, through email and conduct online payments."

The insurance agency can also write policies for clients all across and around Massachusetts.

When reflecting on the passing of their father and officially incorporating J. Stolar in 2006, Stolar said it was "pretty sudden and we didn't want the business to go away. It was like our second home. We wanted to keep it going. I was still in school at the time, so I didn't really have a career path and figured this would be a good opportunity."

Niedziela said there is a strong commitment to giving back to the community.

"We grew up in a very community-oriented household," she said.

"This has given us the ability to continue working with the community, constantly doing town fundraisers, trying to make Palmer a better place, trying to help other small businesses, because the town is what gives us business."

Going forward, after reaching this 40-year milestone, Stolar said he is excited about searching for new technology opportunities to reach more potential clients.

Niedziela said considering herself and Stolar are younger agents, they are looking for more opportunities to constantly improve the insurance agency.

"We're committed to being here and committed to having a third generation come along," said Niedziela.

"They can make the decision about whether or not they want to run it. We're not going anywhere."

To learn more about J. Stolar and its services, visit [jstolarinsurance.com](http://jstolarinsurance.com).

## After another win, Sen. Gobi looks ahead

By Michael Harrison  
mharrison@turley.com

REGION — Incumbent Mass. Sen. Anne Gobi (D-Spencer) won re-election last week after defeating Sturbridge Republican Steven Hall with about 53% of the vote. Her district includes Brimfield, Holland, Monson, Palmer, and Wales.

We had a brief conversation with Gobi this week in which she discussed the election and looked ahead to the next legislative session:

**Q:** On election night, you made a point of saying you were able to win re-election even though most of the district voted a 'red ticket.' In our coverage area, you did win Palmer and the vote was close in a couple other areas. Is there anything you did this past year to try and win over Republican voters?

**Gobi:** When someone contacts me for assistance with a problem or concern I don't ask them what political party they are; I

do my best to assist everyone and try to take a measured approach to issues that have an impact on our region.

**Q:** Now that you have another term, what is some unfinished business you'd like to make some progress on in the coming year or two?

**Gobi:** Unfinished business includes making sure there is complete transparency and accountability regarding the deaths and ongoing situation of Veterans at the Holyoke Soldiers Home and that changes are made to insure that our veterans receive the highest level of care and that staff are given the resources they need to do their important work.

**Q:** If there is one issue constituents in this area would like to see addressed what do you think that is and what could they expect as far as legislative action?

**Gobi:** Bringing back the economy as quickly and safely as



possible is what I hear most from people. There will be legislative action to assist our small businesses, to train and retrain workers and focused investments where needed the most.

**Q:** How about state-wide? Outside of COVID and everything related to it, what's on top of the agenda?

**Gobi:** Outside of Covid, I would like to see more done to assist with higher education, student debt relief and more certifications that can help businesses and people more trade oriented. I also want to see more done environmentally, including more focus on drought issues that cause such a disruption especially to our farms and farmers.

**Q:** Anything else you would like to add?

**Gobi:** I look forward to continuing to work on the crumbling foundations issue and keeping the push on for east-west rail.



Courtesy photo

Massachusetts Lions District 33A Cabinet Secretary/Treasurer Curt Jameson and Zone Chair Don Fortin have recently been presenting face shields to first responders in our local communities. Pictured here is Fortin presenting face shields to Brimfield Chief of Police Charles T. Kuss. A grant from the Lions Club International Foundation made it possible for Massachusetts Lions District 33A Leadership, partnered with the Harvard Lions Club and many of our other local District 33A Lions Clubs, to manufacture and distribute 1,500 of the highest quality NIH-approved face shields to our local communities.

## Lions provide protective gear for first responders

### Corrections

The Journal Register will gladly correct factual errors that appear in this paper. Corrections or clarifications will always appear on Page 2 or 3. To request a correction, send information to Editor at [mharrison@turley.com](mailto:mharrison@turley.com), or call 283-8393, extension 236. Corrections may also be requested in writing at: Journal Register, Attn: Editor 24 Water St., Palmer, MA, 01069.

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## DEADLINE

The Journal Register has changed its firm deadline for public submissions to Mondays. To get your submission in for that week's edition, email Editor at [mharrison@turley.com](mailto:mharrison@turley.com) or call the office at 413-283-8393 by noon on Mondays. We appreciate the cooperation of our readers.

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*The Journal Register*  
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Turley Publications offers two types of obituaries.

One is a free, brief **Death Notice** listing the name of deceased, date of death and funeral date and place.

The other is a **Paid Obituary**, costing \$100, which allows families to publish extended death notice information of their own choice and may include a photograph. **Death Notices & Paid Obituaries** should be submitted through a funeral home to: [obits@turley.com](mailto:obits@turley.com).

*Exceptions will be made only when the family provides a death certificate and must be pre-paid.*

## Gifts, cards for seniors needed

Want to help spread some holiday cheer to local senior citizens this year? Home Sweet Home Senior Living has a plan and they could use your help. Because of the COVID-19 pandemic, this holiday season is difficult for everyone to navigate, but especially for older adults who are unable to see their families as they normally would. Katie Krupka, senior living advisor at Home Sweet Home, is collecting small gifts and cards through Dec. 13 to distribute to local seniors who could use a little extra holiday joy this year.

Some gift suggestions: grocery store or other gift cards, books, puzzles, scarfs, gloves, a blanket, socks, slippers, snacks, anything handmade, soaps, hand towels, jewelry, arts and crafts, picture frames – anything you think will be appreciated. If you are donating a warped gift, there should be an indication if it is intended to be gender-specific. Krupka can arrange a socially distanced drop-off or pick-up arrangements for all donated gifts. For more information, email her at [katie@homesweethomesla.com](mailto:katie@homesweethomesla.com) or call 413-446-8722.

## Monson groups can apply for grants by Nov. 16

The Monson Cultural Council is seeking grant proposals from organizations, schools, and individuals for community-orientated projects in the arts, humanities, and interpretive sciences. These grants can support a variety of projects including lectures, workshops, performances in schools, exhibits, and festivals and must take place between Jan. 1 and Dec. 31, 2021.

Monson priorities can be found online at [massculture.org/Monson](http://massculture.org/Monson) along with the link to the online application. The deadline for applications is Nov. 16.

# Group to focus on providing harm reduction services

## Will explore a regional approach

By Eileen Kennedy  
Staff writer

The Quaboag Hills Substance Use Alliance will focus more of its energy on drug prevention and education but it will give more time and attention to bringing harm reduction strategies to the area, such as establishing needle exchanges.

Gail Gramarossa, who acts as the alliance's facilitator, said the group has always wanted to focus on recovery and harm reduction services, but originally thought it should focus on providing education around substance use to students, parents and other community members. It has been part of two large federal grants so far for drug prevention and education in the Ware area.

After discussing harm reduction strategies, the group also decided to move forward with what may be a regionalized approach to these services. Needle exchange services must be approved by every community's Board of Health first, and it was decided to contact Palmer's new Health Director Christina Florence and Quabbin Health Director Judy Metcalf, who covers Ware and Belchertown, to see if they were interested in talking about such a plan. If the exchange services were approved, it might foster a shared agreement between the towns and Tapestry Inc., a nonprofit that provides harm reduction services. It is based in Northampton, and focuses on providing harm reduction services in a number of areas as well reproductive health clinics. It provides services in Springfield, Holyoke, Greenfield and North Adams, and has a mobile van from which

services are provided.

Liz Whynott, Tapestry's harm reduction programming director, and Antonio Roman, Tapestry's Northampton reduction manager, spoke to alliance members Monday during its monthly Zoom meeting about potential services the nonprofit could provide in the Ware, Palmer and Belchertown area.

"The point is to meet people where they are," Whynott said. "We want to approach people, show we're interested and we understand, but not act like we're the experts," said Roman. "We literally reach out, have conversations and build these relationships in the environment where they are, where they're comfortable."

Whynott said Tapestry could provide services with the mobile van one day a week in the Ware-Palmer-Belchertown area.

She also provided the number of Quaboag Hills residents who have accessed Tapestry's harm reduction services in fiscal 2020 in Holyoke or Springfield or other locations. They include 39 people from Ware, 34 from Palmer, 49 people from Belchertown, 24 from Monson and seven from Warren. There were also four from Brimfield, one from Holland and three from Wales.

"There has been a need in the Ware-Palmer area for some time," she said.

Much of their work revolves around distributing clean needles and taking old needles in, Whynott said. "We talk to them about ways of using drugs, and using the safest practices," Whynott said. They also distribute Narcan, which temporarily blocks opioids from working during an overdose, allowing medical help to arrive or for the person to be rushed to the hospital for further help. They also train people how to use Narcan effectively, she said.

If the Board of Health in those communities approved needle exchanges, then the state Department of Public Health steps in and puts the services out to bid, and then awards the contract to an organization that has already provided such services in the past, Whynott said.

They would also like to offer outreach in downtown residential areas, Whynott said. Veteran's Park was suggested as a location to base outreach services. The parking lot at Mary Lane on South Street was also suggested because it would be more private than an open Main Street location.

Abaigeal Duda, coordinator of the newly-created Ware Regional Recover Center, which now has office space about Hanna Devine's restaurant on Main Street in Ware, said there is the potential for Tapestry to partner with the center and use the center's space to offer services.

Susan Collins, with Q-Drug and the North Quabbin Community Coalition, said her organization would like to work together with Quaboag Hills to expand services in the North Quabbin area.

Michele Farrar, of Hampshire HOPE, a coalition that helps with drug prevention education and substance use recovery programs across Hampshire County, suggested there could eventually be a limited loop on the Quaboag Connector, a low-cost van service for low-income residents, which takes people to work, school and medical appointments. She said that would be helpful due to the lack of public transportation in the Quaboag Hills area, and the lack of personal transportation for many low-income residents.

Any progress with local officials will be discussed at the next QHSUA meeting.

## anniversary announcement



Arthur and Joanne Bechard

## Married 60 years: The Bechards

Arthur and Joanne (Mayo) Bechard, of Palmer, recently celebrated their 60th wedding anniversary.

The couple was married on Sept. 24, 1960, at All Saints Church in Ware. The couple has been blessed with two children: Michael Bechard, of Three Rivers, and Kevin (Sandy) Bechard, of Palmer; and four grandchildren: Laurin Bechard, Michael Bechard Jr., Jonathan Bechard, and Kyle Bechard.

Arthur retired from Hamilton Standard of Connecticut after 38 years as a buyer. Joanne was a hair stylist for 33 years, and retired as owner of The Long and Short of It hair salon in Palmer.

They were honored at an outside celebration at their home on Sept. 26, 2020, with immediate family, and were surprised with voicemails played on speaker from family and friends sending well wishes.

# Pack 164 collects food for those in need

PALMER — This past Saturday, Cub Scout Pack 164 hosted its annual Scouting for Food food drive at Second Congregational Church. Community service is a key component in Cub Scouting where the Cub Scouts learn about the importance of helping others and the community around them. The Pack received many donations from the residents of the community. These donations will be given to the Second Congregational Church food bank and the Palmer Food Share.

Cub Scout Pack 164 is chartered by Second Congregational Church and open to any boys and girls in the community in grades kindergarten through the fifth grade. For more information, email [bsarecruiter164@gmail.com](mailto:bsarecruiter164@gmail.com).



Courtesy photos

Members of Cub Scout Pack 164 recently hosted their annual Scouting for Food food drive at Second Congregational Church.



Some the donations collected by Cub Scout Pack 164.

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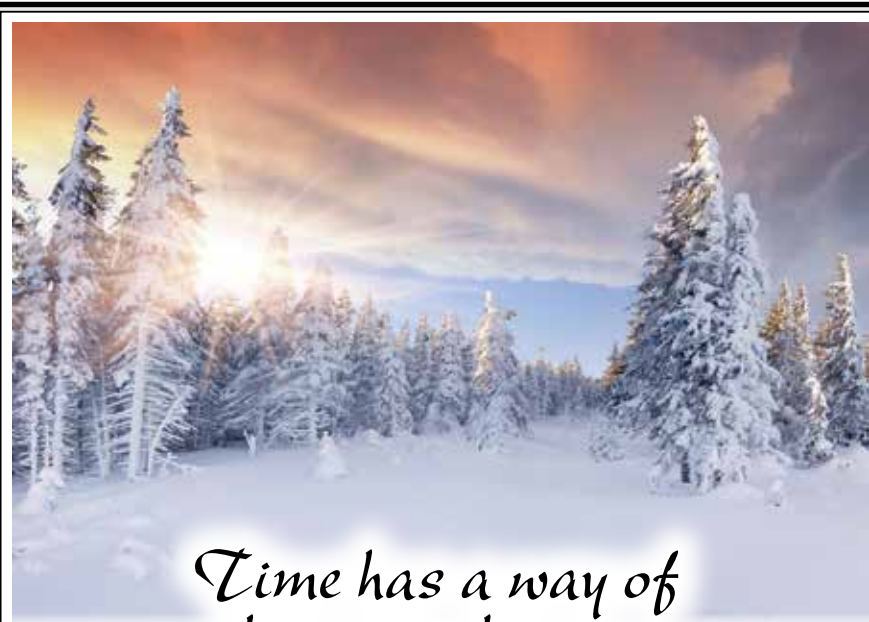
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*Time has a way of changing things...*

With the passing of another year, we reflect on the events that changed our lives-some of them good, but for some, there have been better years. Fortunately, time has a way of healing, and letting us go forward-a promise of better years to come.

Whatever last year brought you, we want you to know our family's thoughts are with you for a healthy and happy New Year.



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Viewpoints

U.S. patriotism was born here

We officially celebrated Veterans Day on Nov. 11, but it's not difficult to see that around here it's been more like Veterans Month. Not that it's a competition, but you'd have to search pretty far to find a community more patriotic than this one.

Organizations from AmVets to Girl Scouts and individuals across the area have been showing their appreciation for America's veterans long in advance of the holiday. One local business, Demore's Automotive, is even offering all veterans a free oil change all week long.

It's not surprising. After all, Massachusetts was front and center in the creation of the United States. Its patriots were among the first to stand up to the best-trained and best-equipped army and navy in the world at the time and helped galvanize 13 barely related colonies into a nation that stood together in the common cause of independence.

That's a legacy that school children everywhere in the country learn about, but here there are many reminders that being from Massachusetts means you are a son or daughter of liberty. Of course, the bravery and sacrifice of soldiers from the Commonwealth would eventually be essential to the cause of saving the Union during the Civil War. And in every war and conflict in which our country was engaged, soldiers from Massachusetts always answered the call.

And like students from Granite Valley School pointed out in the essays we published this week, Veterans Day is when we celebrate all of the men and women who serve or served in the U.S. military. From the logistics specialists who may never handle a weapon after basic training to the lethal special forces and all service member sin between, our holiday means if you wore the uniform and served honorably, this is your day.

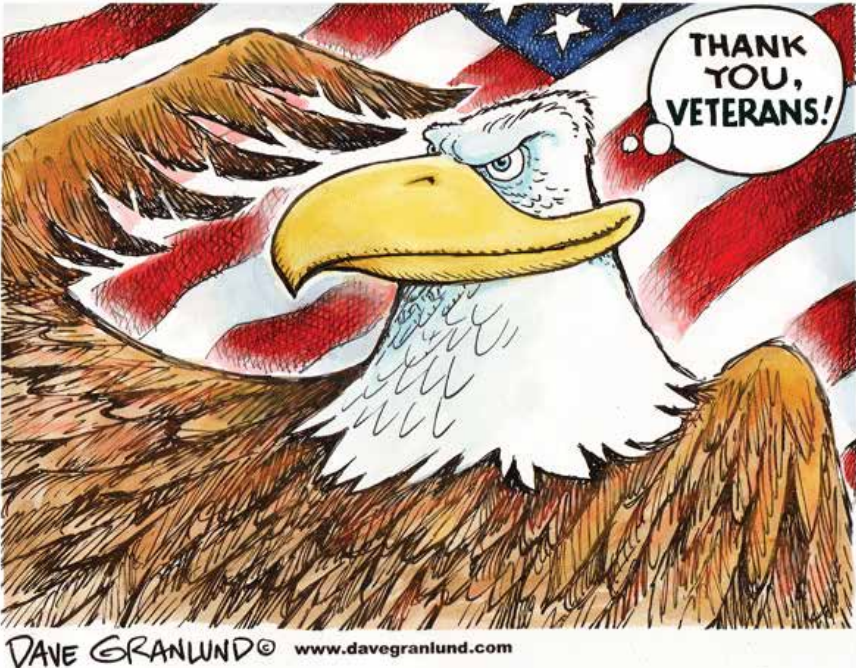
Take a moment and think about what it means to be an active duty soldier, airman, Marine, Merchant Marine, sailor. It's been 19 years since the Sept. 11, 2001, terrorist attacks and we're still engaged in a war in Afghanistan and have a presence in Iraq as a result. The young service members who went from high school to war after 9/11 are now middle aged. Let that sink in a moment.

Those serving today have to be ready to be deployed anywhere and at any time and despite the U.S. now having the best equipped military, that deployment could be in the hardest of conditions.

The GVS students who shared their knowledge and feelings about veterans through prose mentioned many ways we can all show our appreciation.

Veterans Day may be over, the opportunity to say "thank you" both with words and deeds to our local veterans will always be there. Please don't let it go unsaid.

To all local veterans: We salute you.



DAVE GRANLUND © www.davegranlund.com

It takes a few months to conceive a healthy orchard

I have really enjoyed the apple harvest this year! While my trees are too young to be good bearers, it's been fun eating lots of different apples from the local orchard. My favorite are the antique varieties. This year I had the good fortune to be able to purchase both Roxbury and Golden Russet, Winter Banana, Caville Blanc and Baldwin. While I set out with a plan to buy enough to get me through the winter, I typically eat them in record speed and schedule a return trip to the orchard just a few weeks later. These old apples bring me so much enjoyment, I really need to consider adding a few more trees to my home orchard.

Perhaps eating your favorite varieties have inspired you, also. If so, this is the column for you. The key to successful home apple orchards appears to be forethought. Purchasing fruit trees should not be an "impulse buy." Ask yourself the right questions now and you will be in good shape once spring planting rolls around.

What variety do you want to grow? While I like heirlooms, you may prefer some of the newer, disease-resistant types. Or maybe you want apples that span the seasons, say Paula Red to start, Honey Crisp for mid-stream and Gold Rush to finish it off. Perhaps you'd like to make cider or bake lots of pies. There are apples that are specifically suited to how you'd like to use them.

My favorite place to buy trees by mail order is through Fedco in Maine. Call 207-426-0090 or log on to fedcoseeds.com/ trees to request their "Trees" catalog. You will glean lots of useful information within the pages of this catalog. I am thrilled to know that they are grafted on site and accustomed to our climate.

How tall to you want your trees to get? Apple trees are available in dwarf, semi-dwarf and standard size. Their ultimate size is determined mostly by the rootstock onto which the named variety is grafted. Each has their pros and cons. Dwarf trees can generally be maintained without a ladder. They come into bearing sooner but because of their size produce fewer apples than larger trees. Staking and irrigation are often necessary, because of limited root systems. They can be planted relatively close together (six to eight feet) and are generally short-lived. Semi-dwarf trees are midsized, bear well and are most

productive for two or three decades. They are usually spaced 12 to 14 feet apart from one another. Standard, or full-size trees are those beauties of our grandparents' era. Extremely hardy, many are still around and might even be bearing fruit! Plan on 18 feet or more between trees, with a mature height of 15 to 20 tall!

Where will you plant them? With the size of the trees determined, you can now figure out how many will fit in the space designated for your home orchard. The best spot is one that receives six to eight hours of full sun per day. Deep, well-drained soil is ideal; never plant where you know the water table is high. In my opinion, a few trees positioned close to the house will be maintained better because they are in eye-shot as compared to those placed strategically out in the back-forty. They tend to nag you as you walk by: "Time to prune!" "Why are those leaves curled?" What is that orange spot?" You get the idea.

Is my soil any good? Fall is a great time to take a soil test. First, slice a six inch core of soil from your intended orchard with a stainless steel trowel. Remove surface debris and air dry. Repeat several times and mix the cores together. Then, measure out a cup of soil to send to the lab. If the locations you plan on planting your apple trees vary considerably, test them separately. Official directions and an order form are found on <http://soiltest.umass.edu>. The standard soil test is \$20. Mention on the test that you are growing apples and pH and fertilizer recommendations will be specific to that crop.

You can do something this fall to make planting easier next spring. Mark out where your trees are to go and dump a generous amount of compost on top of the grass in a circle three feet in diameter. This will start to break down the sod and get the microbes in the soil working.

With the planning part behind you, it will be a lot of fun to await the arrival of your trees come springtime.

Roberta McQuaid graduated from the Stockbridge School of Agriculture at the University of Massachusetts. For the last 28 years, she has held the position of staff horticulturalist at Old Sturbridge Village. She enjoys growing food as well as flowers. Have a question for her? Email it to [ekennedy@turley.com](mailto:ekennedy@turley.com) with "Gardening Question" in the subject line.



Roberta McQuaid Columnist

SOCIAL SECURITY MATTERS

What happens if younger wife is the higher earner?

By Russell Gloor  
Guest columnist

**Dear Rusty:** I've seen examples of how to maximize Social Security, but I've never seen an analysis for our situation. I'm 61 and my wife is 57, but she has been the primary breadwinner, while I just barely made eligibility. Our plan is for me to start at age 62 (\$500 a month) and then switch to my spousal benefit at age 74, when she starts her benefits at age 70 (her benefits should be \$2,500 a month). Are we missing anything? We are both in good health with an average life expectancy but there is a very good chance my wife will exceed the "average." Signed: Planning Ahead

**Dear Planning:** Well first, be aware that Social Security's rules are "gender neutral" – that is, the rules are the same regardless of which of you is the higher earner. That said, you and your wife seem to have a good strategy, for with her as the higher earner with the highest benefit, maximizing her Social Security payment by waiting until age 70 is an excellent plan. Since her longevity outlook is very good, she should get the most in cumulative lifetime benefits by waiting. Your plan to claim at age 62 is also prudent if you will not be working full time. That's because if you claim before your full retirement age (FRA), you'll be subject to an earnings test, which limits how much you can earn before Social Security takes back some of your benefits.

If you exceed the earnings limit, Social Security will assess a penalty of \$1 for every \$2 you are over the limit and take back benefits equal to that amount. For example, if you were collecting Social Security this year the earnings limit is \$18,240. If you earned \$25,000, you'd be \$6,760 over the limit and Social Security would take back benefits equal to \$3,380. And at your \$500 monthly benefit rate, they would withhold benefits for seven months to recover what you owe. And that's true until you reach your full retirement age when the earnings limit goes away (born in 1959, your FRA is 66 years and 10 months).

At your FRA you would get time credit for any withheld months, but if you're planning on that Social Security income starting at age 62, and you're still working, the earnings limit could derail your benefit income plan. Of course, if you won't be working after you claim early benefits, the earnings limit doesn't apply.

And for clarity, your wife's earnings from working don't count toward your personal earnings limit, and the limit goes up considerably in the year you reach your FRA. If you plan to continue working and the earnings limit is an issue, you might choose to wait until your FRA to claim your benefit. By doing so you would avoid the earnings limit, and you would also assure that you would receive the full 50% of your wife's FRA benefit amount when she claims.

If you claim at age 62, your spousal benefit (when your wife claims) will be less than half of your wife's FRA benefit amount because you claimed your own benefit early. Your spousal benefit will consist of both your own (reduced) benefit and a spousal boost to bring you up to your spouse benefit amount. When your wife claims at age 70, your spousal boost (the difference between your full FRA benefit amount and half of her FRA benefit amount) will be added to your own (reduced) early Social Security benefit, yielding a spousal benefit less than half of your wife's FRA benefit amount. The only way you can get the full 50% spouse benefit is to wait until your own FRA to claim your own Social Security, and later get the higher spouse benefit for the rest of your life.

In the end, your health, financial need and life expectancy should be the primary factors considered when deciding when to claim.

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Letters to the editor should be 250 words or less in length, and guest columns between 500-800 words. No unsigned or anonymous opinions will be published. We require that the person submitting the opinion also include his or her town of residence and home telephone number. We must confirm authorship prior to publication. We reserve the right to edit or withhold any submissions deemed to be libelous, unsubstantiated allegations, personal attacks, or defamation of character.

Please send opinions to:  
**The Journal Register  
Letter to the Editor  
24 Water St.,  
Palmer MA 01069,**  
or by e-mail to:  
[mharrison@turley.com](mailto:mharrison@turley.com)

The submission deadline for consideration is Monday at noon.

The Journal Register

The Journal Register (USPS 418-940) is published every Thursday by Turley Publications, Inc., 24 Water St., Palmer, Mass. 01069. Telephone (413) 283-8393, Fax (413) 289-1977.  
POSTMASTER: Send address changes to The Journal Register, 24 Water St., Palmer, Mass. 01069.

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Election letters to the editor welcome

The Journal Register welcomes readers to participate in this year's election campaigns by writing letters to the editor for publication on these pages. Letters of up to 250 words from local residents endorsing candidates on the ballot or discussing campaign issues should be sent to The Journal Register, care of Turley Publications, 24 Water St., Palmer, MA 01069, faxed to 413-289-1977 or emailed to [mharrison@turley.com](mailto:mharrison@turley.com). Please include a daytime telephone number for verification purposes (it will not be printed). Letters must be received by noon Monday to be considered for that Thursday's newspaper. No attack letters will be printed. No letters written by candidates supporting their own candidacy will be printed. If the volume of letters received is larger than the space available in the newspaper, or if the letters become repetitive, the newspaper reserves the right to print a representative sample. No endorsement letters will be printed in the last edition before the election.

For more information, call editor Michael Harrison at 413-283-8393.

Campaign news

As part of its election coverage, the newspaper plans to print stories about contested races for Congress, state Senate, state House, district attorney and Governor's Council during the weeks leading up to the election, as well as a question-and-answer voters guide. In order to ensure fairness to all candidates, no political press releases will be printed, nor will reporters cover political rallies or fundraisers.

Candidates who wish to further publicize their candidacy, beliefs and events may contact advertising, 413-283-8393 about paid advertising in The Journal Register.

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Turley Publications is liberal with regard to its business coverage policies, but we do have some standards folks need to understand. First, local businesses and merchants are just as much institutions in our towns as the library and schools. Without them, there are no towns.

We will feature coverage of local businesses that are new, have a major expansion, moving, closing, under new management or ownership, celebrating a milestone anniversary, or have been thrust into the news realm. Merchants can request that coverage through the editor, or for our existing advertising clients, through their ad representatives.

For more information on business coverage for The Journal Register, please email [dfarmer@turley.com](mailto:dfarmer@turley.com).

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In My Backyard

By Ellenor Downer

I have a small flock of six white-throated sparrows feeding on the ground under my feeder. As the name implies, the male has a white throat, a gray breast with faint streaks. The crown is dark with buff or white central stripe. The eyebrow is white or tan with a yellow mark in front.

Females have less bold pattern on the crown, grayer throat, duller yellow before the eye and more streaking on the breast. The immature sparrows look like the female. There are two morphs of this species, white and tan, based on the color of the eyebrows. Breeding pair usually contains one bird from each morph.

White-throated sparrows feed on the ground and eat weed seeds, grain, fruit and insects. At feeders, they eat cracked corn, sunflower seed and millet from tray feeders or scattered on the ground. They inhabit coniferous and mixed woods and brushy areas. Their song is two

whistled notes followed by higher, quavering notes like "sweet sweet Canada Canada Canada." Calls are "tseeet" when birds are in flocks and "pink" in alarm.

The female lays four to six blue-green eggs with dark marks in a cuplike nest of grasses lined with hair or rootlets placed on the ground under a small tree or shrub. They summer in Canada.

Juncos

The dark eyed juncos are back. They are one of my favorite winter birds and I love to watch them. I saw two in my yard this weekend. I also noticed a small flock fly up from the side of the road while driving. They will spend the winter here and head back to the tundra in the spring.

Flying turkeys

Saturday I saw a wild turkey take off to roost for the night. A second turkey followed the other one. The turkeys ran on the road, took flight and headed to the night roost in a tree. I was surprised how fast they can run. I probably saw the

last two birds of a larger flock take flight.

I usually see wild turkeys almost daily as I travel. The number varies from a few Toms to flocks up to a dozen of hens and their almost grown young.

Gray catbirds

I am still seeing the gray catbirds in my yard. They winter along the east coast to Florida and the Gulf States.

Birds at the feeder

Black-capped chickadees, white-breasted nuthatches, tufted titmice, blue jays, cardinals and downy woodpeckers come to the feeder daily. I am feeding shelled peanuts and they are a favorite of the birds. The sparrows eat the millet the other birds drop on the ground.

People may report a bird sighting or bird related experience by calling me at 413-967-3505, leaving a message at extension 100 or emailing [mybackyard88@aol.com](mailto:mybackyard88@aol.com) or [edowner@turley.com](mailto:edowner@turley.com).

# In the classroom

## Monson teacher instructs popular course on 'witches, cults and the occult' at STCC

SPRINGFIELD — Though it was 10 years ago, Professor Steve D. Vossen remembers like it was yesterday: the call from Debbie Bellucci, a former dean at Springfield Technical Community College.

"Steve, I need a favor," said Bellucci, now senior director of Business Services at STCC. "Would you be willing to teach the History of Witchcraft and Superstition?"

"And I said, 'Excuse me! Can you repeat that?'"

Long story short, Vossen has been teaching the course ever since. And loving every minute of it. Apparently, so do his students.

Richard Greco, dean of Liberal and Professional Studies, said the course fills quickly every time it's offered.

"It's a wildly popular course at STCC," he said.

Previous iterations included mentions of the Loch Ness monster, werewolves and vampires. Vossen took a different tack, making the course his own, infusing it with history and posing challenging questions for students to ponder.

He estimates that by now he's taught the course 10 to 15 times. While its title leads some to assume it's an easy three credits or novelty course, students soon learn otherwise.

"They're dissuaded of that the first day," he said. "It dawns on them real quick they do a lot of work for me."

Vossen, a full-time history teacher at Monson High School, teaches college students at STCC and Bay Path University, offering courses on the Holocaust, early U.S. history and the psychological effects of social media and smart phones.

He approaches the three-credit History of Witchcraft and Superstition class as a serious academic pursuit looking at a relatively unknown history. Students are required to undertake a research paper and sit for essay question exams. Vossen sees the course as an opportunity to help students understand a psychological phenomenon that is at

the core of all cultures over time.

"There's an incredible history revolving around witchcraft and superstition in general," he said. "The sky's the limit of what you can do."

The course uses two textbooks: "A Delusion of Satan" by Frances Hill, which documents the history of the Salem witch trials and "Occult America" by Mitch Horowitz, looking at the history of spiritualism and secret societies and their impact in the United States.

Vossen says his goal in the course is to develop a deeper understanding among students of three factors that connect humans across cultures: fragility, vulnerability and, for better or worse, their susceptibility to all kinds of belief systems.

In teaching about the Salem witch trials, he sets them into context with the history of witchcraft in Europe, looking at the witch-hunting practices in Europe as a kind of genocide.

Witch-hunting was a lucrative activity deeply rooted in misogyny. "Once you were accused of being a witch, they took all your stuff," he said. "These women practiced medicine, and they didn't want to compete with women."

He teaches about the power of cults and their leaders, people like Jim Jones, Hitler and Shoko Asahara, exploring why and how they managed to lead groups of people to commit unspeakable acts against others and themselves.

"For me, if you can literally believe that a fellow human being is a god, I find that interesting, but again, everybody is vulnerable."

The course also delves into the history of spiritualism in the United States, which Vossen has been a strong theme and in many ways is a little known part of U.S. history, particularly looking at the period from 1848 with the Fox sisters and their role in the Spiritualism movement through 1926 with the death of Harry Houdini. Students learn about spiritualism in the United States, and how First Lady Mary



Courtesy photo  
Monson teacher Steve Vossen teaches a class called "History of Witchcraft and Superstition" that's not the slam-dunk "A" students may think it is.

Todd Lincoln famously held seances in the White House.

He teaches about secret societies such as Illuminati, the Knights Templar and the Freemasons.

And he challenges students' beliefs, trying to get them to ground their conclusions in fact and research and to think about why vulnerable people might seek out the comfort of paranormal activities and the occult.

"What connects us across the centuries is our fragility, vulnerability and susceptibility," he said.

"You never know what people are going through. Mary Todd Lincoln lost her son. It's amazing what people do to find some level of comfort-- then and now."

Douglas Bednarczyk, a 2020 STCC graduate, took the course mainly because it fit into his busy schedule, but found himself loving it because it was so grounded in history.

"History for me is just awesome," said Bednarczyk. "It dove deeper into the roots of what actually happened."

When it came time to write

his final paper, Bednarczyk pursued a topic rather unusual for a college course: a theory that aliens built the pyramids. (Because of what a mammoth task it was to build the pyramids at a time when there was no automation, some have suggested aliens built them.) Bednarczyk said he took no position on the question in his paper.

"I'll tell you this: I've never written about aliens before, so it was interesting," he said. "I kind of came to the conclusion you could argue both sides."

Meanwhile, Dean Rick Greco, who took the course back when he was a student in 2008-2009, believes it offers lessons that stand the test of time and distance.

"We see the same myths come up over and over again in countries that are separated by vast oceans," said Greco. "People are interested in the supernatural. Part of what that course answers is why that is and how it's at the core of all cultures."

Interested in applying to STCC? Visit [stcc.edu/apply](http://stcc.edu/apply) or call Admissions at 413-755-3333.



Courtesy photo

Hitchcock Academy is holding an online class that revisits the journey of the Mayflower.

## Hitchcock Academy Invites You to Revisit the Mayflower

Nov. 9 marked the 400th anniversary of the arrival of the Mayflower on Cape Cod. It wasn't supposed to be there. On Nov. 17, from 6:30 to 8:00 p.m., genealogist and historian Dave Robison will conduct an online class through Hitchcock Academy, which will revisit the journey, discuss the conditions faced by its participants and consider the important legacy of that long ago voyage.

After four centuries there is still a great deal to learn about what transpired on that ship.

The Mayflower was not the 17th-century version of a cruise liner. It was a cargo ship and originally it was only supposed to carry half of the 102 settlers who left Portsmouth England for the New World. Due to the leaky nature of its sister ship, the Speedwell, all the voyagers were crowded onto the Mayflower, a ship estimated to be 80 feet long and 24 feet wide.

Robison's class will examine the repercussions the leaky Speedwell had on the later departure of the Mayflower, which included traversing the Atlantic during hurricane season and arriving in the wrong place after 66 days at sea.

Amateur historians and Mayflower descendants may sign up for the class by visiting [hitchcockacademy.org](http://hitchcockacademy.org). Participants will be sent an online meeting invitation containing a secure link for the presentation.

History labels the Mayflower voyagers as Puritans, Pilgrims or Separatists

which may make the experience otherworldly rather than relatable. Yet COVID-19 has left too many of us with the experience of being limited by space for long stretches of time.

Compound that with being seasick and cold and forced by circumstances to eat the same food every day for over two months. Food which was not served hot or even cooked as rocky seas made it too risky for cooking fires.

Robison's class will also take a new look at the Mayflower Compact. Landing in the wrong place meant the Mayflower passengers had to develop a whole new set of laws. The Compact they formulated and signed formed the basis for representative government in the New World. Representative government in an age when much of the world believed in the "divine right of kings," a belief that held kings received their authority to govern from God.

The settlers on the Mayflower were pledging to follow a government which received its authority from people, an idea beyond radical.

Find out if a Puritan can be a Pilgrim too. Learn how 102 people and crew lived, slept, ate, (and in one case even gave birth) in a space roughly the length between home plate and the pitcher's mound and as wide as a typical two car garage. Visit [hitchcockacademy.org](http://hitchcockacademy.org) to sign up for *Mayflower 1620-2020 Four Centuries Later*. Class fee is \$25.

## Grants for arts, cultural events

The Palmer Cultural Council has announced that it is accepting applications for the fiscal year 2020-'21 grant funding cycle.

The PCC seeks funding proposals for community-oriented arts, humanities, and science programs that support cultural activities in the community. Guidelines and applications are available online at [mass-culture.org](http://mass-culture.org). The deadline for grant applications is Dec. 14.

Funds for the Mass Cultural Council, a state agency, is appropriated by the Mass. Legislature. The state council then allocates funds to local cultural councils to support these grants.

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**POSTPONEMENT:**

We are so sorry but our May Scrabble Night and our May Basket Raffle will be postponed. At this time we are uncertain as to when they will be rescheduled.

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Fall (updated) compost leaf schedule off of Old Warren Rd. Palmer

DATES	TIME
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Sunday, Nov 15	9 a.m.-5 p.m.
Saturday, Nov 21	9 a.m.-5 p.m.
Sunday, Nov 22	9 a.m.-5 p.m.
Saturday, Nov 28	9 a.m.-5 p.m.
Sunday, Nov 29	9 a.m.-5 p.m.

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#### AMBULANCE ■ from page 1

ville, have medical insurance and provide that information at the time of service and have their medical provider, provide a Medical Necessity Form detailing the medical reason the ambulance was needed.

If any subscribers is in need of an ambulance transportation from Baystate Wing Hospital to a nursing home, rehab facility, or another hospital for ay documented reason, that transportation will be covered.

Clark said he once had to be transferred to Mary Lane and was left with an \$800 bill for the Ambulance service after his insurance company paid only part of the charge.

"I just want the Palmer residents to be treated fairly," said Clark.

"It's a local service that keeps us afloat. We're a nonprofit corporation. We're not a part of the Town of Palmer, other than the name and we charge the town not a penny. We do a lot of training and issue supplies for the police department. We work very well together in this town and we're just trying to get a little better service out there. This may be a way of one of the ways we're going to do it."

Residents interested in subscribing to this program or have any questions about it can call 413-284-1652.

#### TAX ■ from page 1

the Massachusetts Department of Revenue.

According to a presentation prepared by the Palmer Board of Assessors "The adoption of different tax rates for the different classes of properties does NOT change the total tax levy for the community; It simply determines the share to be borne by each class. Historically, the Town has not had a split tax rate due to the small percentages of the tax levy with the Commercial, Industrial, and Personal Property classes."

Only 115 out 351 communities in the Commonwealth currently have a split tax rate.

Prior to Monday's hearing, Robert Leroux, a Board of Assessors member, said a uniform rate makes sense for Palmer, where most homes are owner-occupied.

"We are not a vacation community like the Cape," he said.

As far as possible exemptions and discounts, the town assessors' presentation points out that there are no properties in town classified as "open space." It goes on to explain that "In Palmer, 'Open Space' is currently in Chapter 61 Programs reducing property taxes in exchange for providing important public benefits like clean water, wildlife habitat, rural character, wood products, food, and outdoor recreation."

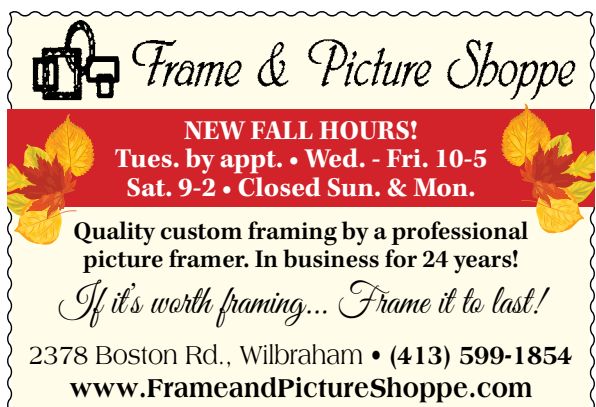
It's also important to note that besides the town's tax rate, the various fire districts within the town set their own tax rates. To learn more, go to townofpalmer.com.



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#### VETERANS ■ from page 1

grandfather was a marine during WWII and was stationed at Camp Lejeune in South Carolina. I am also very proud of them both!

Veterans put their lives on hold and risked themselves to fight in the war. It's sad how they had to basically leave everything behind and rise up to fight for us. Some like my grandpa are still suffering from PTSD but also some end up with a broken arm or get seriously injured.

They should be respected by everybody because they are our heroes and our models for the United States. Veterans protect us, keep us safe, and keep us free in many ways. Thank you to all Veterans and Happy Veterans Day!

### Do kind things for them

By Olivia Harvey

#### Honoring Veterans

Veterans defend our country so when they come back from war they need to know that we respect them and care for them.

#### What are Veterans?

Veterans are people who serve in the military and fight in wars. They also can get wounds that sometimes take weeks to recover. Veterans are very very important because they fight for freedom and sometimes they put their lives on the line for our country. Also veterans are just humans so even you can become a veteran.

#### Helping Veterans

I could go on for hours about ways to help veterans but I'm only going to list a couple. First you could go see them and help with housework and you could help them around and take care of them if there are any wounds. Secondly you also might be able to bring food and talk with them and see if you can hang out with them. If they live alone you could comfort them.

#### Different Kinds Of Veterans

There are some different kinds of veterans. They are combat veterans, retired veterans, and war veterans. War veterans are those who have served in active duty in



an area of conflict. While combat veterans are those who have experienced combat involving an enemy. And retired veterans are considered career veterans, having served a minimum of 20 years of active or reserve duty.

#### Veterans Help Us in Many Ways

Veterans have fought in many wars for years to help protect our country from many things. They have sacrificed and done courageous things to make sure that we are safe. It's very important to remember that and do kind things for them when we can.

### They did the right thing

By Noella Parker

Veterans are people who were or are in the Army, Navy, Air Force, Marine Corps or the Coast Guard. They served for our freedom. They fought in wars like World War 1, World War 2 and The Korean war. They serve in the air, out in the sea and right here on land.

They go away to different countries and even continents to serve. They leave their families behind, but for a good reason. They go and serve for our freedom as humans. They sacrifice their lives and some lose their lives fighting for our freedom. But they know what they're doing is right.

Veterans are people who were or are in the Army, Navy, Air Force, Marine Corps or the Coast Guard. They served for our freedom. And they did the right thing.

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#### JOURNAL REGISTER Statement of Ownership Management and Circulation (Required by 39 U.S.C. 3685)

Date of Filing: Friday, November 6, 2020

Title of Publication: Journal Register

Publication Number: 418940

Frequency of Issue: Weekly

Number of Issues Published Annually: 52

Annual Subscription Price: \$35 1 year

Complete Mailing Address of Known Office of Publication:

Journal Register, 24 Water St.,  
Palmer, Hampden, MA 01069-1862

Complete Mailing Address of Headquarters or General Business Office of Publisher:

Turley Publications, 24 Water St.  
Palmer, MA 01069

Full Names and Complete Mailing Address of Publisher, Editor, and Managing Editor:

Publisher and Owner:

Patrick H. Turley  
24 Water St., Palmer, MA 01069

Editor: Mike Harrison, Journal Register

Turley Publications,  
24 Water St., Palmer, MA 01069

Managing Editor: Eileen Kennedy

Turley Publications,  
24 Water St., Palmer, MA 01069

Issue Date for Circulation Data: 10/29/2020. No. of copies of Single Issue Published Nearest to Filing Date: total numbers of copies (net press run) 2,450, mailed outside county paid subscriptions stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies) 161, mailed in-county paid subscriptions stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies and exchange copies) 1,066, paid distribution outside the mails including sales through dealers and carriers, street vendors, counter sales, and other paid distribution outside USPS 1,025, paid distribution by other classes of mail through the USPS (e.g. First-Class Mail) 10, total paid distribution 2,262, free or nominal rate outside county copies included on PS Form 3541 12, free or nominal rate in-county copies included on PS Form 3541 35, free or nominal rate copies mailed at other classes through the USPS (e.g. First-Class Mail) 0, free or nominal rate distribution outside the mail (carriers or other means) 75, total free or nominal rate distribution: 122, total distribution 2,384, copies not distributed 66, total 2,450, percent paid 94.88%.

Mike Harrison, Editor JR

11/12/19

#### COVID ■ from page 1

"We had two instances a couple weeks ago," Gardner said. Both involved students who came in contact with others at home who tested positive for the virus, but quarantined with their families before resuming any outside contact. This latest case was the district's third since the new school year began under the cloud of COVID-19.

"I think we're doing really well and I tell you, our teachers have taken it so seriously," Gardner said. "Even though we had an adult who tested positive, and two in close proximity, we haven't had any other adults test positive because of how seriously they take it and the changes we've made to how we work limits exposure."

There also have been new cases recently in Monson schools, but there were no disruptions, Superintendent Cheryl Clarke said.

"We did have a couple of positive cases, but we followed our protocols and did everything we needed to do, so the kids didn't miss a day of school," she said.

"It's a fluid situation, but the kids that are here are excited and happy to be here and they are following the rules. For students [learning remotely], our teachers are making lessons engaging and keeping them on-task."

Tantasqua Schools began the week on remote learning after a positive COVID-19 test, but resumed to its hybrid schedule by Tuesday.

An email that went out to parents and staff on Saturday from Superintendent Erin Nosek said, "I am writing to inform you that we were notified last evening that a member in our school community has tested positive for COVID-19. Our first responsibility is to keep our students and staff safe. Our student body and staff have been closely adhering to the safety protocols including mask wearing, hand washing, and physical distancing. We are grateful to our families for their continued efforts to keep students home at the first sign of symptoms. These measures, taken in combination, greatly reduce the risk of additional transmission."

The email explained that "Though we cannot provide specific information about our school community member who tested positive, your child was NOT a close contact (defined as being within 6 feet of the person for at least 15 minutes within a 24 hour period) of the affected community member. At this time we are working with the local BOH to determine students that are deemed close contacts. Students who were in close contact with the community member will be notified privately by the local Board of Health (BOH)."

Facilities were sanitized before the hybrid schedule resumed "with a focus on those areas impacted by the community member that tested positive."

# CALENDAR OF EVENTS

## NOW

*Editor's note: Due to the coronavirus pandemic, events featured in the Journal Register, including those previewed in stories, briefs and on the calendar page, may be canceled with little notice. The Journal Register encourages readers to contact event coordinators and organizers for updated event times. Have an event to promote? Email the information (in a Word doc or as email text – no PDFs, please – to mharrison@turley.com.*

## SOON

**LET'S DRAW ANIMALS!:** The Holland Public Library offers an online beginner's cartooning class 11 a.m. Nov 21 that focuses on animal character design and expression. For ages 7-12. Call 413-245-3607 to register.

**PYROHY (PIEROGI) SALE:** Saturday, Nov. 21 at Saints Peter and Paul Ukrainian Catholic Church 45 Newbury Street in Ludlow. Text orders to 413-219-2126 by Nov. 18.

## Master plan forums

The Palmer Master Plan Steering Committee is holding a series of forums you can participate in on M-PACT channel 15, Facebook Live and Zoom. These will all start at 6:30pm. The schedule is as follows:

**Nov. 19:** The discussion is on housing. This element will provide a summary of the town's housing stock and will assess the need to supplement that inventory with future housing choices. Key to this chapter is understanding demographic changes, household incomes, and employment.

**Dec. 17:** The fifth interactive forum focuses on the element of climate adaptation and sustainability. Leveraging the town's Municipal Vulnerability Preparedness Plan, this element will look at the Town's climate projections and vulnerability analysis to comprehensively address future climate change through methods of resiliency.

**Jan. 28:** The focus is on natural resources, open space and recreation. Referencing the town's certified Open Space and Recreation Plan from 2015, this element will expand upon that plan's contents to address needs in consideration of projected

population trends. An important aspect of this element will be weighing the trade-offs between various land uses and competing demands.

If you have any questions or concerns, contact Town Planner Linda Leduc at lleduc@townofpalmer.com or 283-2605.

## Coat/winter wear drive

The Three Rivers Fire Fighter's Association Ladies Auxiliary will be continuing its annual "Keep Warm Drive" to benefit the Palmer/Monson Family Network through Monday, Nov. 30. They will be accepting new and gently used coats, hats, gloves/mittens, and scarves. All sizes for all genders will be appreciated. Donations can be left at the drop-off box located at the Three Rivers Fire Department.

## INTERESTS

**THE QUABOAG VALLEY QUILTERS GUILD** is looking for new members. The Guild meets on the first, third and fifth Thursdays of the month at 1 p.m. in the basement of the Palmer Historical and Cultural Center, 2072 Main St., Three Rivers. The Guild is a no pressure group with varying degrees of accomplishments, from novice to Big E "Best In Show" winners. The membership fee is \$48 a year. For more information, contact Barbara Beaulieu at 267-4044 or Merry Mombourquette at 283-7577. Follow us on Facebook.

**MONSON WOODWACKERS** wood carving club meets every Thursday at Monson Senior Center on Main Street in Monson from 6-8 p.m. The club meets throughout the year. Membership is \$10 for the year, payable in September. Anyone interested should call Barbara Mackintosh at 413-237-8303. There are many beginner projects and experienced teachers, as well, within the club.

**STAINED GLASS MAKING CLASS** will be held on Thursdays at the Holland Community Center from 10 a.m.-1 p.m. or 6-9 p.m. Glass and tools are supplied. Take six classes for \$48. Class sizes are limited and are open to all ages. For more information call Tom Baltazar at 508-245-2525.

**DIAMOND NATIONAL/CASCADES DIAMOND.** Did you every work there? Former employees meet on the third Tuesday of every month at Burgundy Brook Restaurant on Route 181 in Palmer from 9-10 a.m. The stories shared are often col-

orful but old friendships are renewed.

## PALMER LIBRARY UPCOMING VIRTUAL EVENTS:

Palmer Public Library Virtual Reader's Circle - Wednesdays, Nov. 18 and Dec. 16 6-7 p.m.. Join the new monthly all-genres Virtual Reader's Circle! Have you read a great book that you want to share with others? Are you looking for new book or author recommendations? Join us for this brand new, all genres welcome, informal, friendly virtual monthly book discussion meet-up via Zoom! To register, please visit our calendar at: [www.palmerlibrary.org/events](http://www.palmerlibrary.org/events)

Palmer Public Library Virtual Cookbook Club - Thursdays, Nov. 19 and Dec. 17 6-7 p.m.

Do you love to cook or bake and talk about food? Join our new monthly online cookbook club to learn and share recipes! Pick a recipe from your favorite cookbook, place a hold on a cookbook from our catalog for curbside pickup, or download one from our digital catalog. Make the recipe, and then chat via Zoom with others about how it turned out. Have fun while sharing and discovering recipes and cooking tips! To register, please visit our calendar at: [www.palmerlibrary.org/events](http://www.palmerlibrary.org/events)

## ONGOING

**THE MONSON LIONS CLUB** has a 20-foot x 20-foot tent for rent. The cost is \$75 for a two-day event. The club will put it up and take it down. For more details, contact Curt at 413-668-6653.

**DAY SPRING LODGE A.F. & A.M.** located 14 Bliss St., Monson is making its hall available for rent for \$75 for a variety of parties and functions. For reservations, call Doug Battige at 413-267-5855 or 413-265-9398.

**RESERVE YOUR CELEBRATION TENT** now for your First Communion, bridal and baby showers, graduation parties, family reunions, birthday parties or any other kind of celebration you may have outdoors. The Palmer Lions Club has a tent for you, either 20-foot x 20-foot for \$125 or 20-foot x 40-foot for \$200. This includes setup and takedown in the Palmer area. Call Karen at 413-813-8445 to make a reservation. You may need to leave a message and your call will be returned. The Palmer Lions Club tent rental fees go towards assistance for the people of Palmer, Bondsville, Three Rivers and Thorndike.

PALMER SALVATION ARMY Ser-

vice Extension Unit offers residents in Palmer and Brimfield emergency assistance on a periodic basis. The outreach coordinator will be located on the second floor of St. Paul's Unitarian Universalist Church at 1060 Central St., Palmer. You must schedule an appointment by calling 413-221-8283 so you know what documentation to bring since those seeking assistance have to meet certain criteria and show proof of need. Please leave your name, number and the date you called. Phone messages are checked weekly, not daily.

**BOOKSTORE** at the Unitarian Universalist Parish of Monson at the corner of Lincoln and Main streets in Monson is open the first Friday of every month from 5:30-7:30 p.m., the third Saturday of every month from 10 a.m.-1 p.m. Books priced from 25 cents to \$1 each: fiction, nonfiction, thrillers, horror, mystery, science fiction, how-to, classic literature, children's books, romances, cookbooks, gardening books and more. All proceeds benefit the parish. Donations are accepted. Call Mary at 267-0033 for more information.

**MARTHA'S TABLE STAFF** at the Monson-Glendale United Methodist Church is supporting the Monson Open Pantry by providing a meal once a month to anyone who will bring a non-perishable food item. Staff have begun packing and delivering the meals in cooperation with the Monson Senior Center. The meal is served at the church, 162 Main St., Monson on the third Saturday of each month from 11:30 a.m.-1:30 p.m. For more information call 267-3798.

**SENIOR LUNCHEON.** The Monson Council on Aging invites seniors over age 60 to its luncheon program every Monday – Friday at the Monson Senior Center, 106 Main St., Monson. Home cooked meals are always served at noon. The requested donation of \$2.50 includes the entrée, bread, dessert and beverage. Menus are available in the COA newsletter. Luncheon reservations must be made by 2:30 p.m. the day before you would like to come to lunch. For more info or van reservations, call 267-4121.

**GAME NIGHT** will be held at Top Floor Learning at the Palmer Public Library the second Tuesday of each month from 6-7:45 p.m. There is no fee or registration required, and attendants must be 16 years of age or older unless accompanied by an adult. Games include Scrabble, Cribbage, Monopoly, Rummy, Chess, Checkers, Uno, Yahtzee, Bridge, Skipbo, Crazy 8's, Hearts, Dominos, etc. Attendees may bring

their own. For more information call 283-2329 or email palewis19@yahoo.com.

**MAKE A DONATION** to the Monson Free Library in honor of a special person or family member, in the form of a book, DVD or CD, audio book or magazine subscription. The person will receive a letter informing them of your gift. The cost of donations is \$25 for a book, \$20 for a CD or DVD, \$100 for an audio book and \$20 for a magazine subscription. For more information call 267-3866.

**CAREGIVERS SUPPORT GROUP** Please join us at 6 p.m. every first Thursday of the month at Palmer Healthcare Center, 250 Shearer St. Palmer. Light refreshments will be served Contact Kate Martin at 413-283-8361 for more information.

**CHRISTIANITY EXPLORED** - Who is Jesus? What did he achieve? How should we respond? "Christianity Explored" is a study which seeks to answer these questions from the Gospel of Mark. The course involves seven weekly one-hour sessions using Bible study, related DVD viewing, and discussion of the pertinent passages. For more information contact Mal at 413-267-5025.

**WEEKLY ACTIVITIES** at the Brimfield Senior Center, located in the First Congregational Church, 20 Main St., Brimfield include strength training classes on Mondays and Thursdays from 9-10 a.m.; Tai Chi on Tuesdays and Fridays from 9-10 a.m.; gentle arthritis and chair yoga combo classes on Tuesdays at 10 a.m.; bingo on the second and fourth Wednesday of the monthly (\$1 per card, 25 cents per game, cover-all price \$10); There is a suggested donation of \$2 for 55 and up and \$3 for under 55. Lunch is served on Tuesdays and Thursdays, with reservations required by 11 a.m. on the previous day. There is a \$2 suggested donation. Planning, crocheting and knitting is offered the first Friday of each month and massage with Vicki is offered the third Tuesday of the month from 9:15-11:15 a.m., by appointment only. The cost is \$5 for 10 minutes and \$15 for 20 minutes. For more information call 413-245-7253.

**BAYSTATE WING AUXILIARY GIFT SHOP** sells unique merchandise at reasonable prices. Gift shop hours are Monday through Friday, 9:30 a.m.-4:30 p.m. with some weekend hours extended during the holidays. All proceeds benefit the Baystate Wing Hospital, a major part of the community, and provide scholarships to seniors graduating from local high schools. Call 413-370-8169 for more information.

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# Sun and fun on a spring-like day



Rick Mars reels in his line at Dean Pond Recreation Area at Brimfield Forrest.



Joanne Mars checks her line at Dean Pond Recreation Area at Brimfield Forrest while fishing with her husband Rick Mars and friends Bill and Sharon Boucher.



Turley Publications photo by Jonah Snowden



Celebrating her husband's 74th birthday, Sharon Boucher enjoys some sun and fishing at Dean Pond Recreation Area at Brimfield Forrest.



Bill Boucher celebrated his 74th birthday Tuesday fishing with friends at Dean Pond Recreation Area at Brimfield Forrest.

Turley Publications photos by Michael Harrison

Kids shoot hoops at Veterans Park in Monson.

REGION — It seems fall can't make up its mind. Snow and bitter winds one day, sun and temperatures in the 70s the next. Well aware that there can't be too many more temperate days like this left this year as Thanksgiving nears, local resident took advantage of the nice weather to enjoy some outdoor time without coats and gloves.

## Better Business Bureau to award scholarships to veterans attending area colleges

WORCESTER — The Better Business Bureau of Central New England Consumer Education Foundation will award up to eight \$500 textbook scholarships to veterans and military service members attending area colleges. Last year's scholarships were awarded to students attending Becker College, Mount Wachusett Community College, Springfield College, Quinsigamond Community College and Westfield State University.

To be eligible to enter for a \$500 textbook scholarship, students are asked to test their financial literacy with a savvy consumer quiz and subscribe to BBB of Central New England's consumer newsletter. They must also be currently attending a college or university located in the BBB of Central New England service area of Central and Western Massachusetts and Northeastern Connecticut.

"These scholarships help veteran and military service members with an immediate need, covering a portion of their college costs," said Nancy B. Cahalen, president and CEO of BBB of Central New England. "But more importantly, the application process encourages all applicants to develop the lifelong skills of financial literacy and scam prevention. We want to do our part to prevent veterans, service members, and their families from being targets for fraud."

Funded in part by BBB Ac-

credited Business dues and in partnership with the U.S. Department of Defense Financial Readiness Campaign, the BBB's Military Line program works to increase the level of financial literacy within military communities and reduce the number of military personnel who fall victim to predatory practices such as high interest auto loans, expensive insurance sales, risky real estate deals and work-from-home scams. Specific programs include financial readiness training, fraud and scam alerts, company and charity reviews, and dispute resolution services.

Deadline for submission is Friday, Nov. 20, 2020. Email [textbooks@cne.bbb.org](mailto:textbooks@cne.bbb.org) for the scholarship entry form and savvy consumer quiz.

### About BBB

For more than 100 years, the Better Business Bureau has been helping people find businesses, brands and charities they can trust. In 2019, people turned to BBB more than 183 million times for BBB Business Profiles on nearly 5.8 million businesses and Charity Reports on 11,000 charities, all available for free at [bbb.org](http://bbb.org). BBB of Central New England was founded in 1940 and serves 225 communities in Worcester, Hampshire, Hampden, Franklin, and Berkshire counties, as well as parts of Middlesex County and seven towns in Northeastern Connecticut.

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## GIRLS SOCCER



Emilia Finnegan advances up the field pursued by the South Hadley defense.

## Mustangs squeeze out win

MONSON – On its home turf, the Monson High School girls soccer team defeated visiting South Hadley 2-1. Tennessee Murphy and Emilia Finnegan had the goals while Isabel Bailey made 12 saves in the win.

Photos by Gregory A. Scibelli



Kendall Bodak passes the ball away.



Hannah Flagg gets the kick off before pressure intervenes.



Isabel Bailey fields a save.



Sydnie DeVries balances the ball off her foot.

## SOCCER

## Mustangs score draw with visiting Ware

By Tim Peterson  
Sports Correspondent

MONSON—After losing three consecutive road matches, the Ware boys soccer team went to Coach Robert E. Moriarty Soccer Field in Monson looking to stay with striking distance of the Mustangs for the entire 80 minutes.

The Indians held the lead a couple of times, but the Mustangs managed to score the tying goal early in the fourth quarter and last Friday's contest ended in a 2-2 tie.

"Our last few games were against larger schools like South Hadley and Amherst on the road," said Ware head coach Jesse Trzpit.

"Monson is another good soccer team, but it was an evenly played game. This was our first non-loss of the season and my players are very excited about it."

The Indians (0-7-1) returned to the varsity ranks this fall after competing at the junior varsity level the past couple of years.

It was Monson's (3-2-2) final home game of the season.

"I decided to play all of my younger players in today's game," said Monson head coach Peter Beaupre. "They've been practicing all season long and it was a very good learning experience for them. I'm trying to rebuild the

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Benjamin Pignone attempts to take away the ball.



Colin Beaupre makes a defensive move.

## HIGH SCHOOL

## New formula releases schools from 'red' status

By Gregory A. Scibelli  
gscibelli@turley.com

REGION – Fall sports will conclude over the course of this week and next week. Many schools, like Agawam, built a schedule that had teams finishing in the first or early in the second week of November in order to build in time to make up games before the Nov. 20 cutoff date.

Thanks to a revised formula by the state government, however, further shutdowns of most high school sports should be avoided.

Unfortunately, a few schools called it quits for the season before the formulas were re-done.

Last Friday, a revised formula to gauge "high-risk" communities for the spread of coronavirus was released. The result was every community outside of Springfield being removed from high-risk or "red" status.

A number of school temporarily shut down sports due to high-risk status, including Monson, Palmer, Amherst, Granby, Chicopee, and Minnechaug.

Minnechaug and Palmer were nearly shut down for extended periods of times, but the new metrics allowed the schools to both return to

## GIRLS SOCCER

## Rams defeat Pathfinder



Ava Theoclis tries to chase down the ball.



Savannah Ranzie heads for the sideline to make a run.



Cordelia Hageman takes possession of the ball in the defensive end of the field.



Sophia Dobek settles the ball before making an inbound pass.



Delia Papesch runs into trouble. Photos by Gregory A. Scibelli

## HIGH SCHOOL

## Early indications show winter season can be played

By Gregory A. Scibelli  
gscibelli@turley.com

REGION – Guidance issued by the Office of Energy and Environmental Affairs has opened a path for winter sports to be played.

Combined with the revised method in which towns and cities in Massachusetts will be measured for risk of COVID-19 transmission, there are indications that basketball and hockey as well as swimming and indoor track will be allowed to have limited competition.

Back in the summer, the sports of basketball, football, lacrosse, and hockey were listed as high-risk sports because of sustained close contact that would likely result in COVID-19 transmission.

Soccer was also part of that designation. This caused summer basketball, soccer, and lacrosse leagues to be cancelled.

Soccer was eventually removed from the high risk designation and games were allowed to be played with modified rules during the high school season.

Basketball and hockey are still considered high-risk, but the EEA guidance allows for limited compe-

WINTER | page 10

# Despite delayed season, T-Birds to support cancer cause

SPRINGFIELD — Today, the Springfield Thunderbirds announced they will be supporting Hockey Fights Cancer Month throughout the month of November, with an added assist by New Valley Bank who will be donating \$2,500 to the cause. Founded in 1998 by the National Hockey League and the National Hockey League Players' Association, Hockey Fights Cancer (HFC) unites the hockey community in support of cancer patients and their families.

Throughout the month, the Thunderbirds will collect names on social media from fans for people they "fight for." New Valley Bank & Trust has committed to donate \$5 for each submission received to the Thunderbirds' Foundation, for the first 500 submissions. At the end of the month, the Thunderbirds' Foun-

dation will make donations to the NHL's Hockey Fights Cancer charity, along with several local cancer-related organizations. In addition to the \$2,500 contribution from New Valley Bank, the Thunderbirds will also be collecting monetary donations on their foundation website, as well as holding a specialty game-worn jersey raffle from previous events.

"Hockey Fights Cancer has been an incredibly important cause for our organization and across the AHL and NHL. We are grateful to New Valley Bank to step up and support this cause with us. I can't wait to see all of the 'I Fight For' signs downtown this month, but also look forward to a time where these donations and research can help lead to a cure for cancer," said Thunderbirds President Nathan Costa.

The Springfield Thunderbirds have remained engaged in the community despite the delay to the AHL season, which was recently pushed to February 5th, 2021. In a traditional season, the Thunderbirds would be recognizing Hockey Fights Cancer month by hosting a game dedicated to the cause, complete with signature Lavender-themed jerseys and a post-game auction to raise money for the campaign. In the absence of the game this year, the organization will be activating on social media and throughout the community by encouraging fans to share who they fight for. As an added visual element to the campaign, all names submitted will be posted on "I Fight For" placards at the New Valley Bank & Trust branch at Monarch Place in downtown Springfield for the month of November.

"Local businesses and families are fighting through the pandemic and New Valley is right by their side. We can't think of a better way to make a positive contribution to the community as we approach the holiday season than to support Hockey Fights Cancer," said New Valley Bank & Trust President and Chief Executive Officer Jeff Sullivan.

Individuals interested in supporting the campaign can submit a name for someone they fight for on the Thunderbirds Facebook page and Instagram account, or by filling a placard out in person at the newly-opened New Valley Bank & Trust lobby at Monarch Place in downtown Springfield. Individuals can also contribute to the Thunderbirds' Foundation directly: <https://www.paypal.com/us/fundraiser/charity/3391100>.

## Tryouts announced for Pioneers

LUDLOW — WUP FC is excited to hold WINTER TRYOUTS for the 2020-2021 season. Tryouts are for Boys and Girls of all age groups (2012 - 2002 birth years). An open house for younger ages can be scheduled upon request.

Developmental Academy: players born in 2013-2015  
First Kick: players born in 2016

Tryouts will be held from Nov. 16 to Nov. 20 at Lusitano and Ana Dias Middle fields. There are various tryout times for age groups and more information can be found at [www.westernunitedpioneers.com](http://www.westernunitedpioneers.com). This registration session will allow you to complete contact information, and sign up for participation. Please read through each page carefully to ensure that all information is provided accurately.

We want to create the safest environment for your player due to COVID19. Each player should bring water, a ball, shin guards, and wear a mask.

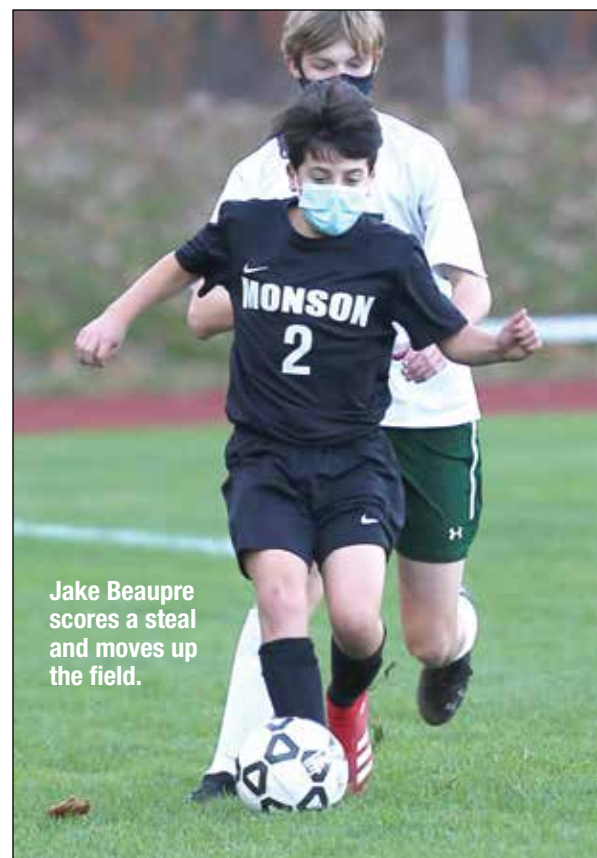
## Colangelo Classic postponed to 2021

PHOENIX, AZ (Nov. 4, 2020) — Today, the Naismith Memorial Basketball Hall of Fame announced the postponement of the third annual Air Force Reserve Jerry Colangelo Classic originally scheduled for Saturday, December 19, 2020 to December 18, 2021. A premier college basketball showcase hosted at the home of the Phoenix Suns and Phoenix Mercury in downtown Phoenix, the one-day quadruple-header was to feature Gonzaga vs. Texas Tech, Arizona State vs. BYU, San Francisco vs. Grand Canyon, and Northern Arizona vs. San Diego.

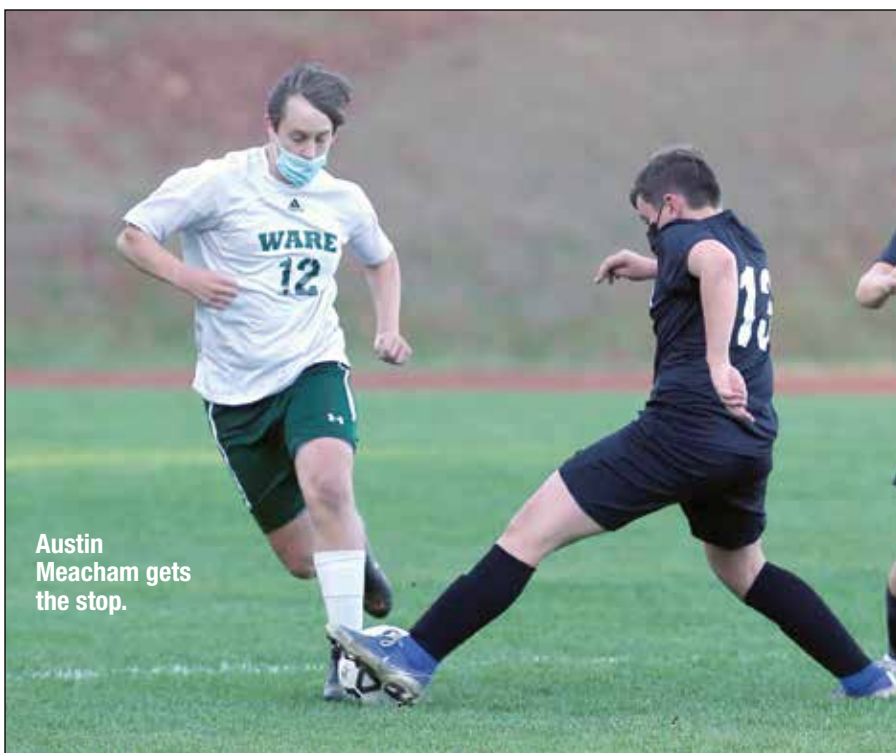
"The Basketball Hall of Fame has been proud to host the Jerry Colangelo Classic in Phoenix the past two seasons and we're obviously disappointed the global pandemic has forced us to reschedule our 2020 event," said John

L. Doleva, President and CEO of the Basketball Hall of Fame. "Nonetheless, we have every intention of returning in 2021 and are very excited to utilize the many recent arena enhancements to offer our fans a fantastic experience."

The Air Force Reserve Jerry Colangelo Classic is one event in the Hall of Fame's series of collegiate events, which continues to grow in an effort to celebrate the game outside the museum walls. Several events have been canceled or rescheduled due to COVID-19. As the health and safety of the athletes, fans and staff is of the utmost importance, the Basketball Hall of Fame will continue to monitor the COVID-19 situation closely in the coming months and will make every effort to return to its variety of live events in 2021.



Jake Beaupre scores a steal and moves up the field.



Austin Meacham gets the stop.

Photos by David Henry  
[www.sweetdogphotos.com](http://www.sweetdogphotos.com)

## MUSTANGS | from page 9

soccer program."

The Mustangs posted a 5-1 win over the Indians in the season opener at the beginning of October.

The five Monson seniors, who played in their final varsity soccer game at Moriarty Field are Luke Hedspeth, Cole Johnson, Connor Santos, Scottie Watson, and Gabe Zippin.

"I just wanted the seniors to guide the younger players," Beaupre said. "We made two defensive mistakes and Ware scored on them. Other than that, I thought we played very well. We lost to Pope Francis in our final home game last year."

Zippin, who suffered an ACL injury to his left knee, walked onto the soccer field for the final time in his high school career at the start of the second half. He received a pass from Watson before receiving an ovation from his teammates and fans. Zippin was replaced by freshman Colin Beaupre.

"I just wanted to give Gabe one last chance to be on the field," coach Beaupre said. "It was very emotional for everyone on our team. I would just like to thank the Ware coach for allowing us to do it."

Colin Beaupre wasn't even the youngest member of his team who played in the game.

The four Mustangs seventh graders, who started for the first time, were Ben Pignone, Shane Szado, Jake Beaupre, and Austin Meacham. The eighth-grade starter was Seth Mitchell.

Santos, who was the Mustangs starting goalkeeper for the first time this fall, made three saves during the first half.

"Connor was a goalie as a freshman, so I thought I would have him be our start-

ing goalie in his final home game," coach Beaupre said. "He was very excited about it when I told him."

Sophomore Brayden Pratt (4 saves) replaced Santos in goal at the start of the second half.

The Mustangs had several scoring chances during the first twenty minutes, but the match was still scoreless entering the second quarter.

With 6:46 remaining in the opening half, Ware junior Nick James gave his team a 1-0 lead by firing a low shot that skipped into the left corner of the net. Sophomore Tanner Fontaine was credited with the assist.

"Nick usually finds the back of the net whenever he has the opportunity to score a goal," Trzpit said. "We really haven't had many opportunities this year."

Four minutes later, Ware senior goalkeeper Devin Henry (25 saves) made an outstanding diving save on a shot attempt from the top of the box by Meacham, which kept the score 1-0 at the break.

"Devin always does his best to keep us in the game," Trzpit said. "I'm glad that we have him back there."

After receiving a pass from Watson, Santos tied the score at 1-1 with 6:56 left in the third quarter when a shot by Santos deflected across the goal-line off the right post.

A little more than a minute later, the Indians retook the lead on a goal by Fontaine,



Colby Duggan dribbles up the field with the ball.

which was assisted by eighth grader Jayce Moorhouse.

The Mustangs tied the score at 2-2 three minutes into the fourth quarter on a low direct kick into the right corner by Watson just out of Henry's reach.

Both teams had a couple more shots on goals, but the match remained tied.

It was a very good learning experience for the members of both soccer teams.

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 facebook.com/turleysports

# Turleysports

## Athlete of the Week

**Austin Meacham**  
Monson High School

Meacham made his first-ever varsity start for the Monson High School boys soccer team last week.

To nominate someone for Athlete of the Week, contact Managing Sports Editor Gregory A. Scibelli at 413-283-8393 ext. 258 or send an e-mail to [gscibelli@turley.com](mailto:gscibelli@turley.com).

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## Help feature your student-athletes

By Gregory A. Scibelli  
[gscibelli@turley.com](mailto:gscibelli@turley.com)

The fall season is nearing its end and Turley Publications has been all over the action.

But with this unpredictable season there have been temporary or in some cases, permanent stoppages in play, and we still want to help feature your athletes, especially those who are seniors this year.

We continue to ask for help on this season in order to bring the best coverage we can possibly manage and fill our pages with names and color.

We know that fans will be limited to the home crowds, but that is where you all come in.

We have a limited number of staff to start the school year due to the pandemic, and while we strive to get to as many games as possible, we cannot get to everywhere.

If you are a parent, coach, or even player, and you have information or photographs to share, we definitely

want to hear from you.

If you don't see one of our photographers at a game, please feel free to send your own action photos of games in order to bolster our coverage. If you are interested in regularly submitted photos, please do contact us.

Otherwise, we would love to hear from anyone who reports scores, details, and any milestones that occur during this unprecedented season. Please be sure the information you provide us is accurate and check with coaches, if necessary, before submitting.

Additionally, with the various senior games that have been held already or are still waiting to be held, we welcome submitted photos from those events and information about graduating seniors who participated in Fall I sports.

We also encourage all coaches to submit their results and details as much as possible. Send any and all information and photos for inclusion to [sports@turley.com](mailto:sports@turley.com).

## STATUS | from page 9

action earlier this week.

Unfortunately for a couple of schools, the new numbers came back too late.

Granby, which shut down its fall sports for a minimum of two weeks on Oct. 29, made the decision at the end of last week to discontinue the fall season.

Holyoke, which had to end its fall season on Oct. 22 after three weeks in the "red," called off it season once it had been in the red for three weeks.

Chicopee and Minnechaug had to postpone a number of games at the end of last week. As a result of the revised formulas, those games have the opportunity to be made up.

West Springfield, which plays in a bubble with Agawam, can also resume sports if it wishes.

Agawam High School Athletic Director David Stratton said a number of schools that have lost games due to COVID-related shutdowns. He said in situations like Holyoke where they have shut down their sports, teams in their bubble try to find other games.

"The goal for most sports like soccer, field hockey, or volleyball was to have at least 10 contests," said Stratton. "In most bubbles, you play everyone twice. But we would pick up a third game against a team in our bubble if we needed one to get to 10."

With COVID formulas changing, teams should be able to have enough time to finish up the fall season without much difficulty. When the fall season wraps up on Nov. 20, winter sports will be able to begin the following week.

## WINTER | from page 9

tition to be played. That limited competition will more than likely be the type of "bubble" play that fall sports were played under. The bubbles are geographic in nature, and have worked out rather well.

The Massachusetts Interscholastic Athletic Association had to cancel the fall tournaments and has also moved to cancel winter tournaments, but the EEA guidance shows hope for a modified basketball seasons within the bubbles teams will play in.

With the winter season set to start at the end of the month, basically on time for a normal winter season, and set to go from December to Feb. 21, it is not yet known how many contests could be played during that period of time. Basketball and hockey seasons are typically 18-20 games, but the

desire to limit contact could limit the number of contests allowed.

Also, due to the fact the sports are played indoors, it is possible fans could be banned from most ice hockey arenas and school gymnasiums.

One sport that will only be allowed to practice and have zero competitions is wrestling. Wrestling is deemed to have too much close sustained contact to be allowed to have competitions between schools. It is unknown if wrestling will be moved to the "bubble" season like football, or if it will be cancelled altogether.

The MIAA and Department of Elementary and Secondary education are in the process of coming up with rule modifications for basketball and hockey, which will be coming in the next month.

## DEATH NOTICES

**Alfred Bisnette, 88**  
Died: Nov. 6, 2020  
Services are Private

**George M. Marsden, 68**  
Services:  
Nov. 13 1-2 p.m.  
Lombard Funeral Home

## The Journal Register OBITUARY POLICY

Turley Publications offers two types of obituaries.

One is a free, brief **Death Notice** listing the name of deceased, date of death and funeral date and place.

The other is a **Paid Obituary**, costing \$100, which allows families to publish extended death notice information of their own choice and may include a photograph. **Death Notices & Paid Obituaries** should be submitted through a funeral home to: [obits@turley.com](mailto:obits@turley.com).

*Exceptions will be made only when the family provides a death certificate and must be pre-paid.*

## O B I T U A R I E S

### Alfred Bisnette, 88



PALMER — Alfred “Joe” Bisnette, 88, of Palmer, passed away peacefully, surrounded by his loving family on Nov. 6.

Son of the late Clarence and Bertha (Williamson) Bisnette, he was born on March 27, 1932, in Belchertown. Joe went on to proudly serve his country as a corporal in the United States Army during the Korean War and also as a drill sergeant.

After his time in the military, he started his own business, Palmer Heating Co., and worked for over 50 years until retiring. He enjoyed hunting and fishing and was a longtime member of the Nenameseck Sportsman’s Club in Palmer. Joe enjoyed many years vacationing at his home in Florida. Above all, he loved spending

time with his family, and his many grandchildren and great grandchildren.

Joe will be dearly missed by all who knew him, including his loving wife, Eunice (Bressette) Bisnette; his children William Bisnette (Mona) of N.C., Lea (John) Bigda of Three Rivers, William (Sheila) Mercier of Florida, Steven (Linda) Mercier of Agawam, Kathryn (Brent) Massey of Palmer and John Mercier of Bondsville; his sisters, Evelyn Banach, Pauline Gaudette; his many grandchildren and great grandchildren; as well as many extended family members and friends. In addition



to his parents, he was predeceased in 1991 by his late wife, Elizabeth (Cyr) Bisnette and his son, Robert Brothers, who passed away in 2017; his siblings, Eleanor, Hazel, Clarence “Bub”, Raymond, Wallace, Gertrude, and Alice.

Services for Joe will be private and at the convenience of the family.

In lieu of flowers, memorial donations may be made to the Alzheimer’s Association or the American Heart Association.

For more information, or if you would like to leave a memory on our tribute wall, please visit [beersandstory.com](http://beersandstory.com).

### George Marden, 68



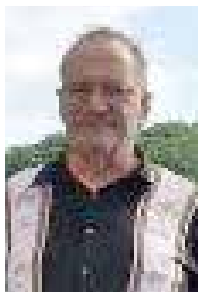
MONSON — George M. Marsden, 68, passed away peacefully surround by love of family in his home.

George was born Sept. 28, 1952, to the late Michael and Henrietta (McDermott) Marsden in Atlantic City, N.J. He was a graduate of Atlantic City High School Class of 1970 and served in the U.S. Army and Army Reserve.

George moved to Monson in the early 1980s, where he built his home and raised his family. He loved to fish and enjoyed heading out to the water to catch

a line with his wife and relax enjoying nature. He enjoyed traveling to Maine and watching his granddaughters play soccer. Many people turned to George to help them repair or fix something, he was often called “Mr. Fix-it.”

George leaves his loving wife of 49 years, Dale A. (Crane) Marsden and their children, Michael S. Marsden of Three Rivers and Christy L. Marsden of



Monson; his beloved granddaughters, Payton Jenkins and Lauryn Tetreault; sister-in-law Janet M. Daniels. George was predeceased by his parents and two sisters Evelyn and Betty.

Services will be held Friday, Nov. 13, in Lombard Funeral Home. Gathering and visitation of family and friends will be 1-2 p.m. A service at 2 p.m. will conclude the afternoon.

## Wynton Marsalis, leads premiere tour of ‘The Democracy Suite’

AMHERST — On Sunday, Nov. 15 at 3 p.m., the UMass Fine Arts Center presents “The Sounds of Democracy,” a digital concert by the Jazz at Lincoln Center Orchestra Septet with Wynton Marsalis. Entertaining, inspiring, and uplifting audiences with the full vigor, vision, and depth of America’s music, the concert features seven of JLCO’s finest soloists performing a unique repertoire that celebrates jazz’s embodiment of freedom and democracy. As part of its fall 2020 virtual season, the Fine Arts Center presents this concert free of charge.

The concert includes the premiere of “The Democracy Suite,” written by Marsalis during the ongoing COVID-19 crisis as a response to the political, social, and economic struggles facing our nation. “The Democracy Suite” is a swinging and stimulating instrumental rumination on the issues that have recently dominated our lives as well as the beauty that could emerge from a collective effort to create a better future. In a recent interview with The Post-Journal Marsalis stated, “This is not a time to relax. I suspect the next two years really - there’s not going to be too much time for resting. This is a time that all of us have to work and maintain our organizations and our artform and do whatever it is we can do to help it to survive.”

The JLCO Septet features Wynton Marsalis, trumpet/music director; Elliot Mason, trombone; Ted Nash, alto saxophone and flute; Walter Blanding, tenor and soprano saxophones; Dan Nimmer, piano; Carlos Henriquez, bass; and Obed Calvaire, drums. The concert was filmed on Sept. 27, 2020 at Frederick P. Rose Hall in New York City in accordance with the New York State Department of Health Interim Guidance on Media Production. After the broadcast of the concert, audience are encouraged to stick around for a live post-show Q&A with Wynton Marsalis. The concert and recorded Q&A will be available to ticket holders for 72 hours after the broadcast.

Marsalis is the managing and artistic director of Jazz at Lincoln Center and a world-renowned trumpeter and composer. Born in New Orleans, Louisiana in 1961, Marsalis began his classical training on trumpet at age 12, entered The Juilliard School at age 17, and then joined Art Blakey and the Jazz Messengers. He made his recording debut as a leader in 1982, and has since recorded more than 60 jazz and classical recordings, which have won him nine Grammy Awards. In 1983 he became the first and only artist to win both classical and jazz Grammys

in the same year and repeated this feat in 1984. Marsalis is also an internationally respected teacher and spokesman for music education, and has received honorary doctorates from dozens of U.S. universities and colleges. He has written six books; his most recent are :Squeak, Rumble, Whomp! Whomp! Whomp!,” illustrated by Paul Rogers and published by Candlewick Press in 2012, and “Moving to Higher Ground: How Jazz Can Change Your Life” with Geoffrey C. Ward, published by Random House in 2008. In 1997 Marsalis became the first jazz artist to be awarded the prestigious Pulitzer Prize in music for his oratorio “Blood on the Fields,” which was commissioned by Jazz at Lincoln Center. In 2001 he was appointed Messenger of Peace by Mr. Kofi Annan, Secretary-General of the United Nations, and he has also been designated cultural ambassador to the United States of America by the U.S. State Department through their CultureConnect program. Marsalis helped lead the effort to construct Jazz at Lincoln Center’s home-Frederick P. Rose Hall-the first education, performance, and broadcast facility devoted to jazz, which opened in October 2004. This performance is part of the Fine Arts Center’s Reimagine Residencies Series, a new residency program working with nationally-recognized artists, and dedicated to addressing contemporary social issues through performance, education, and outreach activities. More deeply, artists are asked what it means to be engaged with their art form as well as community and the public in this historical moment, and to allow that inquiry to serve as the impetus behind their residency. The Reimagine Residencies Series is supported by Applewood & Loomis Communities. This event is also sponsored by New England Public Media.

The UMass Fine Arts Center is supported by the New England Foundation for the Arts through the New England Arts Resilience Fund, part of the United States Regional Arts Resilience Fund, an initiative of the U.S. Regional Arts Organizations and The Andrew W. Mellon Foundation, with major funding from the federal CARES Act from the National Endowment for the Arts.

For more information and tickets to “The Sounds of Democracy,” visit [fineartscenter.com/JLCO](http://fineartscenter.com/JLCO). For tickets and questions, the box office can be reached by email at [fabox@umass.edu](mailto:fabox@umass.edu) and currently by phone at 413-545-2511 or 800-999-UMAS, Monday through Thursday, 9 a.m. to 3 p.m., hours subject to change.

## BBB warns of health insurance scams

Every year during health insurance open enrollment season, scammers try to dupe unsuspecting consumers into sharing their personal information. This year is no exception. According to new BBB.org/ScamTracker reports, Americans are getting scam calls phishing for their Medicare numbers and other personal information. This year, open enrollment runs Oct. 15 to Dec. 7, for Medicare, and Nov. 1 to Dec. 15, for the Affordable Care Act.

How the Scam Works:

You receive a call (or a recorded message) from someone who claims to be helping you navigate your Medicare options. They may call themselves a “health care benefits advocate” or a similar title. The caller says they can enroll you in a better Medicare program than what you currently have. This new plan is cheaper, and you can keep all the same services. To get started, all you need to do is provide some personal information, such as your Medicare ID number. Of course, the call is a scam, and sharing personal information will open you up to identity theft.

In another version reported to BBB.org/ScamTracker, the caller is trying to frighten – rather than assist – you. In this case, they claim that your Medicare will be discontinued

if you don’t re-enroll. Fortunately, this “Medicare advisor” can fix the situation – if only you share your share personal information.

Also, BBB.org/ScamTracker is getting reports about callers pushing “free” back or knee braces. This is Medicare fraud, and you can learn more about these scams here.

Tips to Avoid Open Enrollment Scams

Selecting a health insurance plan can be challenging and complex. Be on the lookout for common red flags.

Be wary of anyone who contacts you unsolicited. People representing Medicare or ACA plans don’t contact you by phone, email, or in person unless you are already enrolled. Be especially cautious of threatening calls that require quick action or immediate payment.

Decline promotional gifts in exchange for personal information. Keep a healthy level of skepticism any time a broker offers you free gifts, health screenings, or other special deals. Never sign up with a broker who offers you an expensive “sign-up gift” in exchange for providing your Medicare ID number or other personally identifiable information.

Beware of dishonest brokers who offer “free health screenings.” Some brokers offer this to weed out

people who are less healthy. This is called “cherry picking” and is against the Medicare rules.

Guard your government-issued numbers. Never offer your Medicare ID number, Social Security number, health plan info, or banking information to anyone you don’t know.

Hang up and go to official websites. You can enroll or re-enroll in Medicare at [Medicare.gov](http://Medicare.gov) or in a marketplace health plan at [Healthcare.gov](http://Healthcare.gov).

Learn more about open enrollment and spotting a Medicare or ACA scam on the Federal Trade Commission website.

If you are unsure whether a call or offer is from Medicare, or you gave your personal information to someone claiming to be with Medicare, call 1-800-MEDICARE to report it. If you suspect fraud when signing up for ACA coverage, go to [HealthCare.gov](http://HealthCare.gov) or call the Health Insurance Marketplace call center at 800-318-2596.

For more tips from BBB on avoiding health care scams, check [BBB.org/HealthCareScam](http://BBB.org/HealthCareScam).

If you’ve been the victim of a charity scam, please report it to BBB.org/ScamTracker. By sharing your experience, you can help others avoid falling victim to similar scams.

## MinuteClinic video visit offering now available in Massachusetts

*Service is available 24 hours a day, seven days a week through the CVS Pharmacy App and on MinuteClinic.com.*

CVS Health has announced that MinuteClinic, the medical clinic inside CVS Pharmacy, is now offering Video Visits for patients in the state of Massachusetts. The service is available in 46 states and Washington, DC.

People in Massachusetts can now seek care for non-emergency, routine health care through MinuteClinic Video Visits, a telehealth offering. Video Visits are available 24 hours a day, seven days a week, and can be accessed via a mobile device or computer. Video Visits are also an effective screening option for people that may have COVID-19, enabling patients to talk with a health care provider and have a basic screening to determine their risk for COVID-19, without having to leave home.

“As the COVID-19 resurgence continues across the country, our

MinuteClinic Video Visits are an easy, affordable way for people to receive care for a variety of routine health care needs without having to leave home,” said Sharon Vitti, President, MinuteClinic. “The expansion of this service into Massachusetts enables us to provide local residents with expanded access to an on-demand telehealth option.”

Video visits can be used to provide care for patients ages two years and older who are seeking treatment for a minor illness, minor injury, or a skin condition. Each patient will complete a health questionnaire and be matched to a board-certified health care provider licensed in their state, who will review the completed questionnaire with the patient’s medical history and proceed with the video-enabled visit.

During a MinuteClinic Video Visit, the provider will assess the patient’s condition and determine the appropriate course of treatment following evidence-based clinical care guidelines. For patients who require a prescription as part of their treatment plan, the provider will submit the prescription to the patient’s preferred pharmacy. If it is determined the patient should be

seen in person for follow-up care or testing, the provider will recommend that the patient visit a health care provider in their community, such as their primary care provider or a nearby MinuteClinic location.

Working collaboratively with Teladoc (NYSE: TDOC), the global leader in virtual care, and utilizing Teladoc’s technology platform, patients can receive care via a MinuteClinic Video Visit, initiated through their computer or mobile device, including through the CVS Pharmacy app. Patients who opt to seek care through a fully customized MinuteClinic Video Visit experience the same high-quality, evidence-based care they receive at traditional MinuteClinic locations inside select CVS Pharmacy and Target stores.

MinuteClinic Video Visits cost about \$59. Video Visits are also covered by most Aetna insurance plans.

Information about initiating a MinuteClinic Video Visit can be found as part of the clinic locator on the MinuteClinic web site for states where the service is available. A patient can also initiate a MinuteClinic Video Visit directly from the CVS Pharmacy app.

## Baystate hosts a webinar series

SPRINGFIELD — Baystate Health’s Women’s Health Network will hold a webinar series, “How We Thrive: Conversations on Health and Wellness,” beginning on Nov. 12 with a “Community Conversation on Cervical Cancer: Prevention, Intervention and Treatment.”

The event is being held in collaboration with the Dana Farber/Harvard Cancer Center – Center for Cancer Equity and Engagement.

Topics for the webinar, which will be held from 6 to 7:30 p.m., will be causes and risk factors for cervical cancer, barriers to care and advocacy for health equity, clinical trials and a survivor’s story.

Among the speakers for the webinar are Dr. Tashanna K. Myers, chief of the Division of Gynecologic Oncology at Baystate Medical Center. Other speakers include Cherece Burston, CHW, who will speak on barriers; Tonya Ward, who will speak from a survivor perspective; and patient navigator Nancy Pena, OPN-CG, CMI, BS.

The goal of the series is to promote critical dialogue on health and wellness and to support our community’s ability to thrive during these challenging times. Each webinar will feature a keynote speaker and/or panelists on various topics related to health disparities, cancer prevention and social justice.

Baystate Health’s

Women’s Health Network (WHN) is part of a state-wide network of providers, funded since 2018 by MA Department of Public Health. The WHN goal is to decrease breast and cervical cancer morbidity and mortality among all women, specifically Black, Latina, Muslim, and low income/other hard to reach populations. This initiative is locally based at Baystate Mason Square

Neighborhood Health Center and includes Caring Health Center and Gandara as partners.

Register at: <https://us02web.zoom.us/j/8461111111>

For questions, contact Kimoth Jones at [Kimothy.Jones@Baystate-Health.org](mailto:Kimothy.Jones@Baystate-Health.org)

**Cemetery Memorials • Markers**  
**Granite Benches**  
**Religious Statuary • Outdoor Display**  
**RAY HALUCH INC.**  
1014 Center St | Ludlow, MA | 583-6508

## The Library Loft

Schoolhouse Commons Historical Center • 1085 Park Street, Palmer

*We are celebrating our 20th year at the Schoolhouse Commons.*  
Thanks to our wonderful “friends,” volunteers and patrons.

**HOURS:**  
Tues. 10am - 4pm • Wed. 10am - 4pm  
Thurs. 10am - 4pm • Fri. 10am - 4pm  
**HOPE TO SEE YOU THERE**

Book donations will be accepted at the Palmer Public Library or the Library Loft during open hours.  
Please, no magazines or Reader’s Digest Condensed Books.  
We accept books only in good, clean condition.

For more information call 283-3330 ext. 100

**Proceeds To Benefit the Palmer Public Library**

Police/Fire

Police Logs

PALMER

The Palmer Police Department responded to six arrests of summons for arrest from Nov. 3 to Nov. 10. Those arrested will appear at the Palmer District Court at a future date and are innocent until proven guilty.

Wednesday, Nov. 4

Larissa Howard, 35, of 653 Amherst Rd., Apt. #3309, Sunderland, was arrested at 2:04 p.m., on Wilbraham Street in Palmer, on charges of operating under the influence of drugs (second offense); operating after license or right to license suspended; reckless opera-

tion of a motor vehicle and possession of a Class A drug.

Friday, Nov. 6

Ashlee S. Orbegoso, 34, of 163 Worcester St., N. Grafton, was arrested at 2:40 a.m., on Meadowbrook Lane in Palmer, on charges of two arrest warrants; possession of a Class A drug and possession of a Class B drug.

Saturday, Nov. 7

Scott A. Lavertue, 42, of 245 Moore St., Ludlow, was arrested at 6:30 p.m., on Main Street in Thorndike, for an arrest warrant.

MONSON

The Monson Department responded to five arrests of summons for arrest from Nov. 1 to Nov. 7. Those arrested will appear at the Palmer District Court at a future date and are innocent until proven guilty.

Sunday, Nov. 1

Roger P. Clark, of 1026 School St., Apt. #AP A., Palmer, was arrested at 2:48 a.m., on charges of operating under the influence of liquor; no inspection sticker; possession of a Class B drug; operating under the influence of drugs and possession of a Class C drug.

Tuesday, Nov. 3

Robert W. Moreau, 2230 Wilbraham Rd. Springfield, was arrested at 10:10 p.m., on charges of negligent operation of a motor vehicle; operating under the influence of liquor and a marked lanes violation.

Wednesday, Nov. 4

Andrew Santana, 30, of 370 Maple St., Apt. #309, Holyoke, was arrested at 11:16 p.m., on charges of operating under the influence of liquor; negligent operation of a motor vehicle and possession of an open container of alcohol in a motor vehicle.

Fire Logs

PALMER

The Palmer Fire Department responded to a total of 11 calls from Nov. 4 to Nov. 10.

On Wednesday, Nov. 4, at 6:39 a.m., the department responded to a smoke scare on Park Street. The department returned to service at 7:08 a.m.

On Wednesday, Nov. 4, at 7:53 p.m., the department responded to a smoke detector activation on Thorndike Street. The department returned to service at 8:13 a.m.

On Thursday, Nov. 5, at 2:00 p.m., the department provided public service on Riverview Parkway. The department returned to service at 2:29 p.m.

On Thursday, Nov. 5, at 7:13 p.m., the department provided medical assistance on North Main Street. The department returned to service at 7:35 p.m.

On Thursday, Nov. 5, at 8:06 p.m., the department responded to a call, where no incident was found at the dispatched address, on Center Street. The department returned to service at 4:06 p.m.

On Saturday, Nov. 7, at 3:45 p.m., the department responded to a call, where no incident was found at the dispatched address, on Center Street. The department returned to service at 4:06 p.m.

On Sunday, Nov. 8, at 8:49 a.m., the department responded to a gas leak on Park Street. The department returned to service at 9:18 a.m.

On Sunday, Nov. 8, at 9:49 p.m., the department responded to a motor vehicle accident with a fluid spill on Boston Road. The department returned to service at 10:30 p.m.

On Monday, Nov. 9, at 9:01 p.m., the department responded to a chimney fire on Bacon Road. The department returned to service at 10:14 p.m.

On Tuesday, Nov. 10, at 4:17 a.m., the department responded to a structure fire on Park Street. The department returned to service at 7:25 a.m.

On Tuesday, Nov. 10, at 7:25 a.m., the department responded to a smoke detector activation on North Main Street. The department returned to service at 8:20 a.m.

Street. The department returned to service at 11:35 a.m.

On Monday, Nov. 9, at 12:19 p.m., the department responded to an unauthorized burning on Bourne Street. The department returned to service at 12:15 p.m.

On Monday, Nov. 9, at 3:20 p.m., the department responded to an EMS incident on Springfield Street. The department returned to service at 3:42 p.m.

On Tuesday, Nov. 10, at 4:22 a.m., the department provided mutual aid to the Palmer Fire Department. The department returned to service at 5:31 a.m.

BONDSVILLE

The Bondsville Fire Department had no calls to report this week.

MONSON

The Monson Fire Department responded to four fire calls and 12 EMS calls from Nov. 2 to Nov. 8.

On Tuesday, Nov. 3, at 10:54 a.m., the department responded to a call for a branch on wires on King Street. The department returned to service at 11:39 a.m.

On Tuesday, Nov. 3, at 3:29 p.m., the department responded to a fire alarm activation on Main Street. The department returned to service at 3:39 p.m.

On Saturday, Nov. 7, at 12:10 p.m., the department responded to a motor vehicle crash with an injury, in the area on Palmer Road and Chestnut Street. The department returned to service at 1:18 p.m.

On Saturday, Nov. 7, at 5:05 p.m., the department responded to a large bon fire on Bumstead Road. The department returned to service at 5:22 p.m.

Advertisement for Rayah Marie Bassett's baby's first Christmas. Includes a photo of the baby and text about the offer.

Rayah Marie Bassett  
October 21, 2020  
Parents: Sarah Benoit and Zachary Bassett, South Hadley  
Grandparents: Sharleen and Michael Roman, South Hadley  
Gail and David Bassett, Ware

Turley Publications would like to help you show off the newest member of your family this Christmas, for FREE!  
Mail to: Turley Publications, 24 Water Street, Palmer, MA 01069, Attn: Jamie Joslyn  
Include a self addressed/stamped envelope if you would like the picture returned or email photo to: jamie@turley.com with subject line: BABY'S FIRST. This offer is available to all babies born in 2020. Pictures will be published the week of December 21-25, 2020.

Form for baby's first Christmas announcement. Fields include Baby's Name, Birthdate, Parents' Names, Parents' Town of Residence, Grandparents' Names & Town of Residence, and Telephone #.

Please check the newspaper you would like your announcement to appear.  
Agawam Advertiser, Barre Gazette, Chicopee Register, Country Journal, The Holyoke Sun, Journal Register, Quaboag Current, The Register, Sentinel, Town Reminder, Ware River News, The Wilbraham-Hampden Times.  
Deadline for photos and forms is Friday, December 4, 2020

Turley Publications, Inc. www.turley.com

Early Deadline To Celebrate Thanksgiving THE JOURNAL REGISTER Advertising Deadline will be Thurs., Nov. 19, Noon for the Thursday, Nov. 26 edition

Crossword puzzle with clues across and down. Includes a grid and a list of clues.

HAIR EXPRESSIONS advertisement. 2166 Main Street, Three Rivers, MA 01080. Full service salon for men, women & children. Cuts, Coloring, High Lighting, Waxing, Manicures, Pedicures, Shellac, Updos, Extensions. Redken, Amika, Neuma, OPI & CND Nail Polish. Gift Certificates Available. www.hairexpressions.org

Keep Homestead Museum advertisement. 35 Ely Road, Monson, MA 01057. 413-267-4137. Button Collection, House Museum, Nature Trails, Sculpture Garden. Tentative reopening: April 11, 2021. Visit Our New Website: www.keepphomesteadmuseum.org

WE DO IT ALL! Raise, Feed & Clean. NO ANTIBIOTICS, ALL NATURAL. Haley's Turkey Farm. Serving Our Community for Over 77 Years. 1109 Park St. (Rt. 20), Palmer • 413-283-8369

The Journal Register OBITUARY POLICY. Turley Publications offers two types of obituaries. One is a free, brief Death Notice listing the name of deceased, date of death and funeral date and place. The other is a Paid Obituary, costing \$100, which allows families to publish extended death notice information of their own choice and may include a photograph. Death Notices & Paid Obituaries should be submitted through a funeral home to: obits@turley.com. Exceptions will be made only when the family provides a death certificate and must be pre-paid.

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Public Notices

**Commonwealth of Massachusetts  
The Trial Court  
Hampden Probate and Family Court  
50 State Street  
Springfield, MA 01103  
(413)748-7758  
Docket No. HD20P1910EA  
Estate of:  
Stephen L Guskey  
Date of Death: 09/28/2020  
CITATION ON PETITION FOR FORMAL ADJUDICATION**  
To all interested persons:  
A Petition for **Formal Adjudication of Intestacy and Appointment of Personal Representative** has been filed by: **Marianne E Guskey** of Holland, MA requesting that the Court enter a formal Decree and Order and for such other relief as requested in the Petition.  
The Petitioner requests that: **Marianne E Guskey** of Holland, MA be appointed as Personal Representative(s) of said estate to serve **Without Surety** on the bond in an **unsupervised** administration.  
**IMPORTANT NOTICE**  
You have the right to obtain a copy of the Petition from the Petitioner or at the Court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection at this Court before: **10:00 a.m. on the return day of 11/30/2020.**  
This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an Affidavit of Objections within thirty (30) days of the return date, action may be taken without further notice to you.  
**UNSUPERVISED ADMINISTRATION UNDER THE MASSACHUSETTS UNIFORM PROBATE**

**CODE (MUPC)**  
A Personal Representative appointed under the MUPC in an unsupervised administration is not required to file an inventory or annual accounts with the Court. Persons interested in the estate are entitled to notice regarding the administration directly from the Personal Representative and may petition the Court in any matter relating to the estate, including the distribution of assets and expenses of administration.  
WITNESS, Hon. **Barbara M Hyland**, First Justice of this Court.  
Date: November 02, 2020  
**Suzanne T. Seguin**  
Register of Probate  
11/12/2020

**Commonwealth of Massachusetts  
The Trial Court  
Probate and Family Court  
Hampden Division  
50 State Street  
Springfield, MA 01103  
(413)748-8600  
Docket No. HD20P1253EA  
Estate of:  
BARBARA ELLEN JENSEN  
Also Known As: BARBARA E. JENSEN  
Date of Death: MAY 26, 2020  
INFORMAL PROBATE PUBLICATION NOTICE**  
To all persons interested in the above captioned estate, by Petition of Petitioner **Ellen Yun Hee** of Brimfield, MA a Will has been admitted to informal probate.  
**Ellen Yun Hee** of Brimfield, MA has been informally appointed as the Personal Representative of the estate to serve **without** surety on the bond.  
The estate is being administered under informal procedure by the Personal Representative under the Massachusetts Uniform Probate Code without supervision by the Court. Inventory and accounts are not required to be filed with the Court, but interested parties are

entitled to notice regarding the administration from the Personal Representative and can petition the Court in any matter relating to the estate, including distribution of assets and expenses of administration. Interested parties are entitled to petition the Court to institute formal proceedings and to obtain orders terminating or restricting the powers of Personal Representatives appointed under informal procedure. A copy of the Petition and Will, if any, can be obtained from the Petitioner.  
11/12/2020

**COMMONWEALTH OF MASSACHUSETTS  
LAND COURT  
DEPARTMENT OF THE TRIAL COURT (SEAL)  
Docket No. 20 SM 001709  
ORDER OF NOTICE  
To: Karyn Landreville a/k/a Karyn Landerville** and to all persons entitled to the benefit of the Servicemembers Civil Relief Act, 50 U.S.C. c. 50 §3901 (*et seq*):  
**Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2007-6, Asset-Backed Certificates, Series 2007-6** claiming to have an interest in a Mortgage covering real property in **Bondsville (Palmer), numbered 138 Jim Ash Street a/k/a 138 Jim Ash Road**, given by **Karyn Landreville a/k/a Karyn Landerville to Option One Mortgage Corporation**, dated **April 20, 2007**, and recorded in **Hampden County Registry of Deeds in Book 16643, Page 32, as affected by a Loan Modification Agreement dated May 13, 2008, and recorded at said Registry of Deeds in Book 17454, Page 525**, and now held by the Plaintiff by assignment, has/have filed with this court a complaint for determination of Defendant's/Defendants' Servicemembers status..

If you now are, or recently have been, in the active military service of the United States of America, then you may be entitled to the benefits of the Servicemembers Civil Relief Act. If you object to a foreclosure of the above-mentioned property on that basis, then you or your attorney must file a written appearance and answer in this court at **Three Pemberton Square, Boston, MA 02108** on or before **12/14/2020** or you may lose the opportunity to challenge the foreclosure on the ground of noncompliance with the Act.  
Witness, **GORDON H. PIPER** Chief Justice of this Court on 11/2/2020.  
A True Copy Attest:  
**Deborah J. Patterson**  
Recorder  
11/12/2020

**Commonwealth of Massachusetts  
The Trial Court  
Hampden Probate and Family Court  
50 State Street  
Springfield, MA 01103  
(413)748-7758  
Docket No. HD20P1922EA  
Estate of: Vernon E Olson  
Also known as: Vernon E Olson, Sr.  
Date of Death: 06/13/2020  
CITATION ON PETITION FOR FORMAL ADJUDICATION**  
To all interested persons:  
A Petition for **Formal Probate of Will with Appointment of Personal Representative** has been filed by: **Vernon E Olson, Jr.** of Palmer, MA requesting that the Court enter a formal Decree and Order and for such other relief as requested in the Petition.  
The Petitioner requests that: **Vernon E Olson, Jr.** of Palmer, MA be appointed as Personal Representative(s) of said estate to serve **Without Surety** on the bond in an **unsupervised** administration.

**IMPORTANT NOTICE**  
You have the right to obtain a copy of the Petition from the Petitioner or at the Court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection at this Court before: **10:00 a.m. on the return day of 12/08/2020.**  
This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an Affidavit of Objections within thirty (30) days of the return date, action may be taken without further notice to you.  
**UNSUPERVISED ADMINISTRATION UNDER THE MASSACHUSETTS UNIFORM PROBATE CODE (MUPC)**  
A Personal Representative appointed under the MUPC in an unsupervised administration is not required to file an inventory or annual accounts with the Court. Persons interested in the estate are entitled to notice regarding the administration directly from the Personal Representative and may petition the Court in any matter relating to the estate, including the distribution of assets and expenses of administration.  
WITNESS, Hon. **Barbara M Hyland**, First Justice of this Court.  
Date: November 03, 2020  
**Suzanne T. Seguin**  
Register of Probate  
11/12/2020

**Commonwealth of Massachusetts  
The Trial Court  
Hampden Probate and Family Court  
50 State Street  
Springfield, MA 01103  
(413)748-7758  
Docket No. HD20A0070AD  
In the matter of: Kyleigh Rose Pietrzykowski**

**CITATION  
G.L. c. 210, § 6**  
To: Frank Pietrzykowski any unnamed or unknown parent and persons interested in a petition for the adoption of said child and to the Department of Children and Families of said Commonwealth.  
A petition has been presented to said court by: **William Gene Grimaldi, III** of Bondsville, MA; **Kirsten R Pietrzykowski** of Bondsville, MA requesting for leave to adopt said child and that the name of the child be changed to **Kyleigh Rose Grimaldi**  
**If you object to this adoption you are entitled to the appointment of an attorney if you are an indigent person.** An indigent person is defined by SJC Rule 3:10. The definition includes but is not limited to persons receiving TAFDC, EACDC, poverty related veteran's benefits, Medicaid, and SSI. The Court will determine if you are indigent. Contact an Assistant Judicial Case Manager or Adoption Clerk of the Court on or before the date listed below to obtain the necessary forms.  
IF YOU DESIRE TO OBJECT THERETO, YOU OR YOUR ATTORNEY MUST FILE A WRITTEN APPEARANCE IN SAID COURT AT: **Springfield** on or before ten o'clock in the morning (10:00 a.m.) on: **11/24/2020.**  
WITNESS, Hon. **Barbara M Hyland**, First Justice of this Court.  
Date: October 06, 2020  
**Suzanne T. Seguin**  
Register of Probate  
10/29, 11/05, 11/12/2020

**Commonwealth of Massachusetts  
The Trial Court  
Probate and Family Court  
Hampden Division  
50 State Street  
Springfield, MA 01103  
(413)748-8600  
Docket No. HD20P0068EA  
Estate of: Lucille May Smoley**

**Also Known As: Lucille Smoley  
Date of Death: 9/27/19  
INFORMAL PROBATE PUBLICATION NOTICE**  
To all persons interested in the above captioned estate, by Petition of Petitioner **Brian D Smoley** of Monson, MA  
The estate is being administered under informal procedure by the Personal Representative under the Massachusetts Uniform Probate Code without supervision by the Court. Inventory and accounts are not required to be filed with the Court, but interested parties are entitled to notice regarding the administration from the Personal Representative and can petition the Court in any matter relating to the estate, including distribution of assets and expenses of administration. Interested parties are entitled to petition the Court to institute formal proceedings and to obtain orders terminating or restricting the powers of Personal Representatives appointed under informal procedure. A copy of the Petition and Will, if any, can be obtained from the Petitioner.  
11/12/2020

**Commonwealth of Massachusetts  
The Trial Court  
Hamdpn Probate and Family Court  
50 State Street  
Springfield, MA 01103  
Docket No. HD13P0572PM  
In the matter of: Daniel Dow Tucker formerly of Monson, now Of: Wrentham, MA  
Protected Person/Disabled Person/Respondent  
CITATION GIVING NOTICE OF CONSERVATOR'S ACCOUNT**  
To the named Respondent and all other interested persons, you are hereby notified pursuant to Rule 72 of the Supplemental Rules of the Probate & Family Court, that the Seventh account(s) of Susan Y Tucker of Brooklyn, NY  
Michael Borecky of Brooklyn, NY  
as Conservator of the property of said Respondent has or have been presented to the Court for allowance.  
**You have the right to object to the account(s).** If you wish to do so, you or your attorney must file a written appearance and objection at this court on or before 10:00 A.M. on the return date of 11/23/2020. This day is NOT a hearing date, but a deadline date by which you have to object to the account(s). If you fail to file the written appearance and objection by the return date, action may be taken in this matter without further notice to you, including the allowance of the account(s).  
Additionally, within thirty days after said return day (or within such other time as the Court upon motion may order), you must file a written affidavit of objections stating the specific facts and grounds upon which each objection is based and a copy shall be served upon the Conservator pursuant to Rule 3 of the Supplemental Rules of the Probate & Family Court.  
You have the right to send to the Conservator, by registered or certified mail, a written request to receive a copy of the Petition and account(s) at no cost to you.  
**IMPORTANT NOTICE**  
**The outcome of this proceeding may limit or completely take away the above-named person's right to make decisions about personal affairs or financial affairs or both. The above-named person has the right to ask for a lawyer. Anyone may make this request on behalf of the above-named person. If the above-named person cannot afford a lawyer, one may be appointed at State expense.**  
Witness, Hon. **Barbara M Hyland**, First Justice of this Court.  
Date: October 30, 2020  
**Suzanne T. Seguin**  
Register of Probate  
11/12/2020

WASHINGTON ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 8-C-18.3 and being part of the premises recorded in book 17699 on page 367 in the Hampden Registry of Deeds.  
2018 Tax \$257.73  
Assessed to SHACKETT ANDREW E And SHACKETT CHERYL L  
A parcel of land with any buildings thereon, approximately 1.67 Acres located and known as 13 LYMAN BARNES ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 1-K-8.10 and being part of the premises recorded in book 21539 on page 224 in the Hampden Registry of Deeds.  
2018 Tax \$1,133.78  
Assessed to SHACKETT ANDREW E And SHACKETT CHERYL L  
A parcel of land with any buildings thereon, approximately 1.5 Acres located and known as WASHINGTON ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 8-C-18.11 and being part of the premises recorded in book 17699 on page 367 in the Hampden Registry of Deeds.  
2018 Tax \$257.73  
Assessed to SHACKETT ANDREW E And SHACKETT CHERYL L  
A parcel of land with any buildings thereon, approximately 1.5 Acres located and known as WASHINGTON ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 8-C-18.4 and being part of the premises recorded in book 17699 on page 367 in the Hampden Registry of Deeds.  
2018 Tax \$274.00  
Assessed To STEBBINS HENRY R JR.  
A parcel of land with any buildings thereon, approximately 0.887 Acres located and known as LINNBROOK ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 6A-H-1 and being part of the premises recorded in book 16441 on page 136 in the Hampden Registry of Deeds.  
2018 Tax \$579.69  
\$579.69  
11/12/2020

**THE COMMONWEALTH OF MASSACHUSETTS  
TOWN OF BRIMFIELD  
Sharon Ashleigh, Collector of Taxes  
Office of the Collector of Taxes  
NOTICE OF TAX TAKING**  
**To the owners of the hereinafter described land and to all others concerned**  
You are hereby notified that on Monday the **30th day of November, 2020** , at **10:00 A.M.** at the Tax Collector's Office, 23 Main Street , pursuant to the provisions of General Laws, Chapter 60, Section 53, and by virtue of the authority vested in me as Collector of Taxes, it is my intention to take for the Town of Brimfield the following parcels of land for non-payment of the taxes due thereon, with interest and all incidental expenses and costs to the date of taking, unless the same shall have been paid before that date.  
Sharon Ashleigh, Collector of Taxes

Assessed to BRUNELLE VIVIAN C And REVOCABLE LIVING TRUST  
A parcel of land with any buildings thereon, approximately 0.143 Acres located and known as KNOLLWOOD ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 6A-B-30 and being part of the premises recorded in book 12715 on page 22 in the Hampden Registry of Deeds.  
2018 Tax \$109.95  
Assessed to CASAVANT PAUL G And CASAVANT PATRICIA C  
A parcel of land with any buildings thereon, approximately 29 Acres located and known as REAR DUNHAMTOWN BRIMFIELD RD shown on the Town of Brimfield Assessors Records as Parcel Identifier 8-D-31 and being part of the premises recorded in book 14605 on page 284 in the Hampden Registry of Deeds.  
2018 Tax \$747.27  
Assessed to CHAFFEE RICHARD A And C/O CHAFFEE JESSICA  
A parcel of land with any buildings thereon, approximately 2.46 Acres located and known as 249 LITTLE ALUM ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 4-F-3 and being part of the premises recorded in book 21769 on page 92 in the Hampden Registry of Deeds.  
2018 Tax \$2,067.46  
Assessed to CIESLA JOSEPH D And CIESLA STANLEY F  
A parcel of land with any buildings thereon, approximately 1.55 Acres located and known as GENEVIEVE LANE shown on the Town of Brimfield Assessors Records as Parcel Identifier 4-E-2.15 and being part of the premises recorded in book 16318 on page 301 in the Hampden Registry of Deeds.  
2018 Tax \$492.48  
Assessed to CIESLA JOSEPH D And CIESLA STANLEY F  
A parcel of land with any buildings thereon, approximately 1.52 Acres located and known as GENEVIEVE LANE shown on the Town of Brimfield Assessors Records as Parcel Identifier

4-E-2.14 and being part of the premises recorded in book 16318 on page 301 in the Hampden Registry of Deeds.  
2018 Tax \$490.77  
Assessed to CIESLA JOSEPH D And CIESLA STANLEY F  
A parcel of land with any buildings thereon, approximately 1.51 Acres located and known as GENEVIEVE LANE shown on the Town of Brimfield Assessors Records as Parcel Identifier 4-E-2.13 and being part of the premises recorded in book 16318 on page 301 in the Hampden Registry of Deeds.  
2018 Tax \$489.06  
Assessed to CIESLA JOSEPH D And CIESLA STANLEY F  
A parcel of land with any buildings thereon, approximately 1.72 Acres located and known as GENEVIEVE LANE shown on the Town of Brimfield Assessors Records as Parcel Identifier 4-E-2.22 and being part of the premises recorded in book 16318 on page 301 in the Hampden Registry of Deeds.  
2018 Tax \$501.03  
Assessed to DOUGLAS DAVID H JR And EMMA M.  
A parcel of land with any buildings thereon, approximately 0.141 Acres located and known as FOREST ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 6A-E-53 and being part of the premises recorded in book 3972 on page 263 in the Hampden Registry of Deeds.  
2018 Tax \$143.64  
Assessed To DUBOIS SUZANNE R  
A parcel of land with any buildings thereon, approximately 5.25 Acres located and known as DUNHAMTOWN PALMER RD shown on the Town of Brimfield Assessors Records as Parcel Identifier 1-K-11.1 and being part of the premises recorded in book 06267 on page 0435 in the Hampden Registry of Deeds.  
2018 Tax \$1,150.83  
Assessed To DUBOIS SUZANNE R  
A parcel of land with any buildings thereon, approximately 3 Acres located and known as 16 DUNHAMTOWN PALMER RD shown on the Town of Brimfield Assessors Records as Parcel Identifier 1-K-12.1 and being part of the prem-

ises recorded in book 5185 on page 190 in the Hampden Registry of Deeds.  
2018 Tax \$3,927.87  
Supposed Present Owner EMERALD REO LLC Assessed To ELMORE REALTY SERVICES LLC  
A parcel of land with any buildings thereon, approximately 6.548 Acres located and known as 289 PALMER ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 10-C-1 and being part of the premises recorded in book 21383 on page 542 in the Hampden Registry of Deeds.  
2018 Tax \$528.83  
Supposed Present Owner EMERALD REO LLC Assessed To ELMORE REALTY SERVICES LLC  
A parcel of land with any buildings thereon, approximately 15.673 Acres located and known as 63 OLD PALMER ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 10-B-5 and being part of the premises recorded in book 21054 on page 304 in the Hampden Registry of Deeds.  
2018 Tax \$1,040.49  
Supposed Present Owner GAUMOND JANE O Assessed to GAUMOND ERNEST P And JANE O  
A parcel of land with any buildings thereon, approximately 1 Acres located and known as 73 APPLE ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 4A-B-1 and being part of the premises recorded in book 5428 on page 8 in the Hampden Registry of Deeds.  
2018 Tax \$2,734.29  
Assessed to LAFERRIERE STEVEN P And RITA M  
A parcel of land with any buildings thereon, approximately 1.33 Acres located and known as 110E EAST BRIMFIELD HOLLAND RD shown on the Town of Brimfield Assessors Records as Parcel Identifier 16AA-1 and being part of the premises recorded in book 05757 on page 0372 in the Hampden Registry of Deeds.  
2018 Tax \$1,431.27  
Assessed to LAVIGNE MARK And C/O LAVIGNE MARK  
A parcel of land with any buildings thereon, approximately 24.84 Acres located and known as 72 CHAMPEAUX ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 15-B-1.2 and being part of the premises record-

ed in book 21693 on page 592 in the Hampden Registry of Deeds.  
2018 Tax \$2,383.74  
Assessed to RICHMOND JORDAN M And C/O RICHMOND JORDAN M  
A parcel of land with any buildings thereon, approximately 1.67 Acres located and known as 13 LYMAN BARNES ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 1-K-8.10 and being part of the premises recorded in book 21539 on page 224 in the Hampden Registry of Deeds.  
2018 Tax \$1,133.78  
Assessed to SHACKETT ANDREW E And SHACKETT CHERYL L  
A parcel of land with any buildings thereon, approximately 1.5 Acres located and known as WASHINGTON ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 8-C-18.11 and being part of the premises recorded in book 17699 on page 367 in the Hampden Registry of Deeds.  
2018 Tax \$257.73  
Assessed to SHACKETT ANDREW E And SHACKETT CHERYL L  
A parcel of land with any buildings thereon, approximately 1.5 Acres located and known as WASHINGTON ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 8-C-18.4 and being part of the premises recorded in book 17699 on page 367 in the Hampden Registry of Deeds.  
2018 Tax \$274.00  
Assessed To STEBBINS HENRY R JR.  
A parcel of land with any buildings thereon, approximately 0.887 Acres located and known as LINNBROOK ROAD shown on the Town of Brimfield Assessors Records as Parcel Identifier 6A-H-1 and being part of the premises recorded in book 16441 on page 136 in the Hampden Registry of Deeds.  
2018 Tax \$579.69  
\$579.69  
11/12/2020

Early Deadlines

FOR ALL PUBLIC NOTICES  
to run the week of November 23-27, 2020

- **Wednesday, November 18 at NOON** for The Register, The Wilbraham-Hampden Times, Agawam Advertiser News and Sentinel
- **Thursday, November 19 at NOON** for Barre Gazette, Quaboag Current, Country Journal, The Journal Register and Ware River News
- **Friday, November 22 at NOON** for Town Reminder, The Holyoke Sun and Chicopee Register

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We will feature coverage of local businesses that are new, have a major expansion, moving, closing, under new management or ownership, celebrating a milestone anniversary, or have been thrust into the news realm. Merchants can request that coverage through the editor, or for our existing advertising clients, through their ad representatives.  
For more information on business coverage for The Journal Register, please email dfarmer@turley.com.

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CATEGORY:			
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5	6	7	8
9	10	11	12
13	14	15	16
17	18	19	20 Base Price \$26.00
21 Base Price \$26.50	22 Base Price \$27.00	23 Base Price \$27.50	24 Base Price \$28.00
25 Base Price \$28.50	26 Base Price \$29.00	27 Base Price \$29.50	28 Base Price \$30.00
29 Base Price \$30.50	30 Base Price \$31.00	31 Base Price \$31.50	32 Base Price \$32.00
33 Base Price \$32.50	34 Base Price \$33.00	35 Base Price \$33.50	36 Base Price \$34.00
37 Base Price \$34.50	38 Base Price \$35.00	39 Base Price \$35.50	40 Base Price \$36.00

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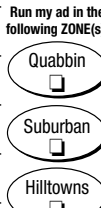
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Number of Weeks: \_\_\_\_\_ X per week rate = \$ \_\_\_\_\_  
Credit Card: ☐ MasterCard ☐ VISA ☐ Discover ☐ Cash ☐ Check# \_\_\_\_\_  
Card #: \_\_\_\_\_ Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_  
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First ZONE base price \_\_\_\_\_ Includes additional words  
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Courtesy photo

Monson Savings Bank East Longmeadow team members left to right are Sabina A. Vegiard, vice president; Rob Chateaufneuf, senior vice president; Corinne Sawyer, vice president; Aimee Kohn, branch manager; Ashley Dones-Schipper, assistant branch manager; Charlene Kareta, mortgage loan originator; and Kylie LaPlante, business development officer.

## Monson Savings opens new branch in East Longmeadow

MONSON – As a community bank committed to serving the local customers, businesses and communities since 1872, Monson Savings Bank knows the market well, staying mindful of new opportunities. In fact, when a large regional bank closed the doors to its East Longmeadow branch, Steve Lowell, CEO of Monson Savings Bank, saw it as an opportunity to open their newest branch.

In June, Monson Savings Bank announced its plan to open a full service branch located at 61 North Main St., in East Longmeadow. While opening a new location during the height of the COVID-19 pandemic seemed like an uncommon move, Monson Savings Bank knew how important it was to serve the East Longmeadow community.

“Where we are seeing other banks pulling back and closing locations, like in East Longmeadow, we see it as an opportunity to expand, to fill a need for personal and business banking in a community,” said Lowell. “As a mutually-chartered bank, we were incorporated to serve the community. So, when new opportunities become available that allow us to serve our customers even better, no matter what the challenges, we always make them a priority.”

The newly renovated East Longmeadow branch features a welcoming and open concept lobby layout, a team of knowledgeable and friendly banking professionals, two drive-up lanes, a 24-hour drive-up ATM and a coin machine. It also has offices specifically for mortgage lending, investment, and business banking specialists who will be available to customers on site or by appointment.

“While we love seeing our customers when they visit our branch lobbies, we also understand that some may not be comfortable in the current environment,” said Lowell. “We are also serving customers through drive-up, by appointment, and with cutting edge digital banking options.”

Having stayed ahead of the curve by investing in convenient digital banking services for customers, Monson Savings Bank was well-prepared for the shifts that needed to take place in 2020. Online banking, mobile banking and mobile check deposit, along with quick online mortgage application and online account opening make banking from anywhere possible.

Regardless, Monson Savings Bank’s East Longmeadow team is ready to serve customers at the branch. Aimee Kohn, branch manager of the East Longmeadow branch, is committed to serving customers with the best service and solutions. She is a perfect fit to welcome customers of East Longmeadow and the surrounding communities, along with the other team members.

“The team here at the East Longmeadow branch is very excited and we look forward to providing residents and business owners with banking solutions to make their lives better,” said Kohn. “We have a lot of customers living in East Longmeadow already, and we are very eager to welcome them to the branch, as we know they are happy about our new office here.”

Along with Kohn, the East Longmeadow team consists of Mortgage Loan Originator Charlene Kareta, Senior Vice President and Senior Commercial Loan Officer Rob Chateaufneuf, Vice President of Business Development and Cash Management Corinne Sawyer, Business Development Officer Kylie LaPlante, Vice President and Financial Advisor, Infindex, Sabina Vegiard, Assistant Branch Manager Ashley Dones-Schipper and a talented branch staff team to help with banking transactions and services.

To contact the East Longmeadow branch location call 413-893-0038 or to contact Kohn directly call 413-893-0195 or email her at akohn@monsonsavings.com.

Incorporated as a mutually chartered community bank in 1872, Monson Savings Bank has the longest tenure of service and stability in its market.

T	A	A	L				R	A	P			A	R	M	
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## Smola supports \$423M fiscal 2020 closeout budget

BOSTON – State Rep. Todd M. Smola (R-Warren, Ranking Member, Committee on Ways & Means) recently joined with his colleagues in the House of Representatives to approve a \$423.7 million final deficiency budget to close the books on fiscal year 2020.

House Bill 5102 was engrossed by the House of Representatives on a vote of 157-0 on Nov. 5. In addition to addressing existing shortfalls at several state agencies, the supplemental spending bill also contains a number of statewide funding and policy initiatives.

Smola noted that the bill allocates \$727,170 to reimburse cities and towns for early voting costs associated with the March 3 presidential primary. It also

provides \$11.9 million for Special Education Circuit Breaker reimbursements through the Department of Elementary and Secondary Education.

To help address the opioid epidemic, House Bill 5102 establishes an Opioid Recovery and Remediation Trust Fund that will be administered by the Secretary of Health and Human Services, and will be used to provide expanded access to prevention, intervention, treatment and recovery options. The bill also allows for a period of up to 20 years in which causes of action concerning prescription opioids can be brought against Purdue Pharma L.P., Purdue Pharma Inc., or any of those companies’ current or former owners, directors, officers or consultants.

House Bill 5102 also makes changes to the state’s Paid Family and Medical Leave Act by allowing personal care attendants and family child care providers to be included in the definition of “covered individuals.”

Additional funding initiatives contained in House Bill 5102 include:

\$2.7 million in affordable housing grants;

\$250,000 for the Office of the Child Advocate;

\$711,947 for the Department of Elder Affairs Home Care Aide Training Program;

\$250,000 in grants for Councils on Aging;

\$6.6 million for State Police Sexual Assault Evidence Kit (SAEK) testing;

\$720,000 for the Depart-

ment of Public Health’s Sexual Assault Nurse Examiner (SANE) & PediatricSANE Program;

\$988,913 for school-based health programs;

\$4.2 million for National Guard tuition and fee waivers;

\$1.1 million in Welcome Home Bonus life insurance premium reimbursements;

\$378,000 for vocational rehabilitation for people with disabilities; and

\$66,800 for the Massachusetts Rehabilitation Commission’s Independent Living Assistance program.

House Bill 5102 now heads to the Senate for further action. For additional information please contact Smola at Todd.Smola@mahouse.gov or 617-722-2100.

### Managing Your Retirement Plan Under a New Employer

Your employer-sponsored retirement plan is a valuable asset. But sometimes things happen that can affect the status of your plan. So, for example, if you work for a hospital that changes ownership, and you have been participating in a 403(b), 457(b) or 401(k) retirement plan, what should you do with it now?

Basically, you have four options:

- Cash out your plan. You can simply cash out your plan and take the money, but you’ll have to pay taxes on it, and possibly penalties as well. So, unless you really need the funds and you have no other alternative, you may want to avoid liquidating your account.

- Roll your account into your new employer’s plan. If it’s allowed, you can roll over your old 403(b), 457(b) or 401(k) plan into your new employer’s plan. Before making this move, you’ll want to look at the new plan’s investment options (which should be numerous) and fees (which should be low). If you move the money directly to the new plan, you won’t be taxed at the time of the transfer, and your funds can continue to grow tax-deferred.

- Leave your plan with your old employer. If your account balance is above a certain level, you may be able to leave your plan with your old employer’s plan administrator. You won’t be able to contribute any more money to the plan, but if you like the investment options you’ve chosen, keeping the money in your old plan might be a viable choice.

- Move your account into a traditional IRA. One possible advantage to moving your 403(b), 457(b) or 401(k) into a traditional IRA is you’ll open up a world of new investment options, because you can fund your IRA with virtually any type of vehicle, including stocks, bonds, mutual funds, certificates of deposit (CDs) and exchange-traded funds. And if you already have a traditional IRA, you can combine the new funds with the old ones, making it easier to track your holdings. As is the case with leaving your money in your old employer’s plan or transferring it to a new plan, you’ll continue to benefit from tax-deferred growth. Keep in mind, though, that IRAs have costs, too, possibly including transaction costs to buy or sell new investments. (One more thing to keep in mind: When you want to move a retirement plan to an IRA, you may want to make a direct rollover, so the old plan’s administrator moves the money directly into the IRA, allowing you to avoid immediate taxes. If you were to make an indirect rollover, you’d get the money yourself, but your old employer would have to deduct 20% for federal taxes, and you’d have to deposit the entire balance, including the withholding, into your IRA within 60 days.)

Which of these choices is best for you? There’s no one “right” answer for everyone. You’ll want to consider all the options and possibly consult with your tax advisor and financial professional. But do all you can to protect your retirement plan – you’ve worked hard to build it, and you’ll need to rely on it to help you pay for your years as a retiree.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



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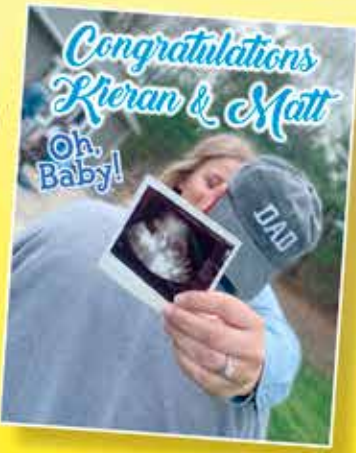


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LOCAL BUSINESS

Pamper yourself and support area small businesses

By Michael Harrison  
mharrison@turley.com

LUDLOW — You like to shop small and buy locally-made products to support local artisans and entrepreneurs.

The problem is, when it comes to some things — personal care items, for instance —finding them isn’t always as easy as walking into the neighborhood pizza shop or hardware store. Especially during a pandemic.

That’s why Katie Chicione got creative. The Ludlow native and owner of Bare Beauty Aesthetics at 271 East Street saw the need to connect customers with the locally-produced products they want and the light went on. What she came up with is the BB Artisan Subscription Box. Subscribers can choose from three tiers of plan options with ascending value. Each one is filled with hand-crafted products made and sold by local small businesswomen.

“I came up with a subscription box to help promote locally-owned, women-owned business because a lot of my clients were saying they want to shop local, but they didn’t know where to find local businesses, especially with the pandemic,” Chicione said.

“It’s been hard on a lot of business owners,” she said about the economic fallout that has lingered over the retail landscape for most of the year.

“So I wanted to find a way to help and my idea was to come up with the subscription box. Every month I feature a different business in the box. In November there’ll be products from four different business owners in the box. And then in December, [items from] at least three or four different business owners in that box. The idea is to showcase what’s being created locally.”

If subscribers like what’s in the box and want more, they can buy directly from a featured business. And each month there’s something new and different to try.

“You never know what you’re getting, so each month is a surprise!” Chicione said. “So it’s fun and you’re supporting local businesses.”

It all starts with some research. Chicione identifies artisans — all are female small business owners — who want to participate. Nothing goes into the box Chicione, a highly-trained aesthetician with multiple certifications, wouldn’t use herself. After quality assurance, she consults with the business owner and then carefully curates the right mix of offerings for that month’s BB Box.

“After I contact the business owners I try to see what products would work well in the box and we collaborate. I give them some ideas and they give me ideas and what I do is put descriptions in the box of each product, the names of the businesses, what they do and you get a glimpse of what they’re all about. And then subscribers can purchase it through them.”

Packed with what Chicione calls “self-care” products, the subscription boxes include a surprise within a surprise. For example, one woman she works with created inspirational positivity cards.

“There’s thirty of them and they’re really cute. So every day someone will grab a card with a new phrase on it and that’s their inspiration for the day,” Chicione said.

Spoiler alert: Some upcoming BB subscription boxes will showcase hand-knitted alpaca wool socks and hand-warmers, macaroons, chocolates and other artisan goodies. Some of them are innovative for these particular times.

“One makes natural elderberry syrup that she made into a spray that you can use on your mask to make it smell better,” Chicione said.

“It’s not just ‘beauty’ products,” she explained. “I call it ‘self-care,’ and that can be a range of different things.”

Also, there are bonus items, including extra samples and Beauty Bucks that can be redeemed at Bare Beauty.

Chicione does all the packing herself and even delivers them personally, within 10 miles of her Ludlow shop, if requested. Packages can be shipped in or outside that zone or curbside pick-up can be arranged.

What might come as a surprise to some people is that Chicione, an astute businesswoman, does not make money off the BB Artisan Subscription Boxes. All profits go back to her small business partners. That won’t be a surprise to people who know her. Chicione remains community-oriented and represents what she says she appreciates most about her hometown: “The loyalty of people here,” she said.

She’s always looking for ways to give back and this past year sewed hundreds of masks she gave away to nursing homes, schools, and essential workers. What she strives to do daily is find ways to help lift others up.

“That’s the main focus, to promote other business owners in our local area and show everyone what these small businesses are doing. I’m pretty much just trying to be the voice for local, women-owned businesses.”

With retail dominated by the Amazons of the world, Chicione is trying to shift the focus “back to our community and the best way to do that is getting more people to shop from these small, local businesses.”

Recently, Chicione brought on four young brand ambassadors who promote the businesses she works with by creating unboxing videos and other fun social media content.

On the surface, this probably wouldn’t be the career most people would have projected for someone



Courtesy photos  
**Katie Chicione, owner of Bare Beauty Aesthetics in Ludlow, created the Beauty Box to help other women-owned businesses raise their profile. Boxes come monthly and feature different artisan products made locally. Customers can subscribe for a month, three months, or six months.**

who earned a degree in sports management. Look a little deeper and it makes sense.

“I’ve always wanted to own my own business, but I didn’t know what it was,” Chicione said. “I’ve always been looking for a way to make a difference, I love communicating with people and I love to make people feel better about themselves.”

It appears she found her niche.

Want to try it?

A one-month BB box subscription, to get an idea of the products you can expect, costs \$45. It’s \$135 for three months and \$270 for six month. Each box offers at least \$70 in value. You can order at [barebeautygirl.com](http://barebeautygirl.com), call or text 413-244-7143 or email [purelycaribbean@gmail.com](mailto:purelycaribbean@gmail.com). You can check out Bare Beauty Aesthetics on Facebook and Instagram. Interested in becoming a brand ambassador? Just ask!

NFPA receives grant to develop digital wildfire training program

The National Fire Protection Association has received nearly \$1 million from the Federal Emergency Management Agency to transform its classroom-based wildfire risk reduction training into a digital learning experience. Over the next two years, NFPA’s Education & Development and Wildfire Divisions will collaborate with the Insurance Institute for Business & Home Safety to develop experiential courses and interactive tools to help communities safeguard life and property from wildfires.

“About 44 million U.S. structures are at high risk of destruction from wildfire, and many people in those areas have no easy access to wildfire risk reduction training or education,” said NFPA Wildfire Division Director Michele Steinberg. “Digital delivery can reach millions of people directly, helping firefighters, residents and business owners expand their knowledge of wildfire causes and disaster prevention strategies, and, most importantly, engage people in safety actions long before a fire starts. NFPA believes the courses and tools we will build with the support of this grant will help spur much needed risk-reduction measures at the property and neighborhood levels.”

Past funding via FEMA’s Fire Prevention & Safety Grant Program has helped NFPA deliver in-person wildfire mitigation classes to volunteer and rural fire departments, and enabled its Education & Development Emerging Issues Team to create groundbreaking digital simulations for training in energy storage system safety and alternative fuel vehicle safety for the U.S. fire service.

NFPA has 35 years of wildfire safety program experience, including the national Firewise USA Recognition Program, the annual Wildfire Community Preparedness Day campaign, and wildfire safety training programs and professional certifications.

For more information about NFPA’s Wildfire Division visit its website.

Founded in 1896, NFPA is a global self-funded nonprofit organization devoted to eliminating death, injury, property and economic loss due to fire, electrical and related hazards. The association delivers information and knowledge through more than 300 consensus codes and standards, research, training, education, outreach and advocacy; and by partnering with others who share an interest in furthering the NFPA mission. For more information, visit [www.nfpa.org](http://www.nfpa.org). All NFPA codes and standards can be viewed online for free at [www.nfpa.org/freeaccess](http://www.nfpa.org/freeaccess).



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